# REGIONAL HOUSING STATEMENT UPDATE

The Regional Municipality of Ottawa-Carleton
Planning Department
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## ABBREVIATIONS

AHOP - Assisted Home Ownership Plan

AMO - Association of Municipalities of Ontario

ARP - Assisted Rental Program

CMA - Census Metropolitan Area

CMHC - Canada Mortgage and Housing Corporation

CRSP - Canada Rentai Supply Plan

FBA - Family Benefit Allowance

FCM - Federation of Canadian Municipalities

GWA - General Welfare Assistance

MLS - Multiple Listing Service

MURP - Multiple Unit Residential Program

NIP - Neighbourhood Improvement Program

OCRHA - Ottawa-Carleton Regional Housing Authority

OHAP - Ontario Housing Action Program

OHC - Ontario Housing Corporation

OHRP - Ontario Home Renewal Program

OMB - Ontario Municipal Board

ONIP - Ontario Neighbourhood Improvement Program

ORCLP - Ontario Rental Construction Loan Program

RGI - Rent-geared-to-income

RHSU - Regional Housing Statement Update

RRAP - Residential Rehabilitation Assistance Program

## PREFACE

Chapter one of this report contains twenty-five recommendations which were presented to Regional Council on 9 January 1985. Council considered each of the twenty-five recommendations and approved, amended, referred, or defeated them. Following is a chronology of events up to the 9 January 1985 Council meeting including Council's disposition of each of the recommendations.

. 24 January 1984

Joint Planning/Social and Health Policy Committee received initial Draft Regional Housing Statement Update (RHSU) and approved a proposed public participation process.

. January-June 1984

Draft RHSU circulated to area municipalities, housing and social service organizations, and the public for comment.

. June-August 1984

Briefs reviewed and responded to by planning department staff (see Annex E, under separate cover). Draft RHSU revised in light of comments received in briefs.

. 14 August 1984

Planning Committee received revised Draft RHSU and Annex E.

. 25 September 1984

Joint Planning/Social and Health Policy Committee considered each of the twenty-five staff recommendations.

. 13 November 1984

Planning Committee considered four recommendations which had been referred back to staff.

. 17 December 1984

Executive Committee considered RHSU recommendations (Planning Committee Report 47).

. 9 January 1985

Council considered RHSU recommendations as amended (see Executive Committee Report 152).

Regional Council's final disposition of the recommendations:

On Meeting Overall Annual Housing Requirements

1. Regional Council adopt a minimum average annual housing target of 5,550 units/year (2,650 ownership and 2,900 rented) for the 1984/1988 period.

2. That the Regional Housing target be circulated to to the area municipalities annually for consideration and each municipality be asked to indicate to the Region by the end of January of each year the number of units of market and assisted social housing they consider to be realistic in each area municipality.

3. That the Regional Planning Department monitor annual housing production and report progress or lack of progress to Council yearly in "annual housing reviews."

4. That Regional Council petition the Federal Minister of Finance, on the need to maintain a stable and reasonable interest rate level.

On Meeting Overall Rental Requirements

5. That Regional Council petition the Federal and Provincial governments to:

   a) recognize their responsibilities for re-establishing a viable rental market so that the Region's annual rental requirement of 2,900

units can be met; and,

5. b) establish an inter-jurisdictional task force comprising both government and the private sector to explore ways of ensuring a viable rental market including but not necessarily limited to action on such matters as: rent-review, tax policy including capital cost allowances, government incentive programs, low-income households and financial markets etc.

6. That AMO and FCM be encouraged to support the establishment of an inter-jurisdictional task force on the rental market.

7. In addition to any senior government response to deal with the issues affecting the rental sector, the Region and area municipalities continue to protect the existing rental stock by:

a) preventing the conversion of rental units to condominiums, equity co-ops or other uses, e.g. apartment hotels, until the vacancy rate exceeds 3% (as measured by CMHC) for two successive surveys;

b) NOT APPROVED BY REGIONAL COUNCIL

c) requesting area municipalities to adopt policies which will prevent the loss of rental row housing through severance;

d) referred back to staff to review whether or not by allowing condominium conversion, that in fact simply more money through more investors is positive and rental units are still in the market in the final analysis.

8. That Regional Council establish an inter-municipal task force to investigate methods for encouraging and facilitating residential intensification. That this task force use the findings of Provincial studies and pilot programs, and develop a series of pilot programs in the region which can be evaluated and monitored.

9. That Regional Council continue to monitor the supply of land for housing to ensure that there is an adequate supply of land in the development pipeline to provide for a two year building program throughout the Region. And if this supply is deficient, to investigate the reasons for the deficiencies and take appropriate action.

On Meeting Assisted Housing Requirements

10 a) That the Federal Minister responsible for CMHC and the Ontario Minister of Municipal Affairs and Housing:

i) authorise a 33% increase in the production of non-profit and cooperative housing starts in Ottawa-Carleton from a current level of approximately 600 units per year to 800 units per year.

10 a) continued

ii) separate non-profit and cooperative non-profit allocations from private rent supplement allocations so that a production target of 800 units per year can be achieved through the non-profit programs in order to increase permanently the stock of assisted housing.

b) That the Federal Minister responsible for CMHC and the Ontario Minister of Municipal Affairs and Housing be requested to increase the effectiveness of the existing assisted housing programs; specifically the Municipal Non-Profit, Private Non-Profit and Co-operative Non-Profit Housing Programs by

i) maximizing the level of rent-geared-to-income assistance in non-profit and cooperative projects taking into account the housing needs of low and moderate income families, low income singles, the permanently unemployable and the psychiatrically disabled,

ii) revising the current method of determining low end of market rent levels to provide a range of rent levels in each project to ensure that non-profit and cooperative housing is affordable to low and moderate income households who do not qualify for rent-geared-to income housing under current regulations.

c) That the Federal Minister responsible for CMHC and the Ontario Minister of Municipal Affairs and Housing establish and fund a package of housing programs including a modified non-profit program, a 100% rent-geared-to- income program (for small projects) a limited shelter allowance program and programs for low income singles which would provide flexibility at the local level to satisfy local needs.

d) That the Federal Minister responsible for CMHC and the Ontario Minister of Municipal Affairs and Housing establish an on-going method of consultation so that municipalities and non-profit groups can assist in the design of new housing programs and modifications to existing programs.

e) That the Federal Minister responsible for CMHC investigate the feasibility of extending the limited dividend agreements due to expire in Ottawa- Carleton.

11. The target guidelines for the production of assisted housing found in Section 3.4.4.4. be referred to the area municipalities with a request that they be reviewed and that the area municipalities determine the program or mix of program which best suits their needs.

12. That Regional Council explore various financial mechanisms, in consultation with area municipalities which might permit the Region and area municipalities to take direct municipal action in meeting housing needs. This investigation should include the feasibility

and legality of floating municipal tax-exempt bonds, land exchanges and direct block funding for housing from the senior levels of government.

13. STAFF RECOMMENDATION NOT APPROVED BY REGIONAL COUNCIL

On Meeting Special Needs Housing Requirements

14. NOT APPROVED BY REGIONAL COUNCIL

15. As an interim step that Regional Council accept the responsibility for the co-ordination and/or implementation of housing registries, including a registry for the physically and the psychiatrically disabled. And that staff report back on the options available to affect this responsibility.

16. i. That Regional Council support the establishment of group homes throughout the Region and that area municipalities be encouraged to adopt enabling by-laws.

ii. That the Regional Official Plan Review address the inclusion of a policy permitting group homes in all residential and other relevant areas with the conditions to be established in local zoning by-laws.

17. That Regional Council explore the concept of establishing a centralized housing information service and in the interim, that the Regional Planning Department continue to publish information on regional housing resources and make that information available to the public.

On Meeting Emergency Housing Requirements

18. That Regional Council recognize that the need for "emergency housing" is likely to increase during the study period and that Council petition the senior levels of government for sufficient funds to provide suitable "emergency housing" for various household types.

19. That the Emergency Housing Planning Committee recently established under the auspices of the Social Planning Council be given the responsibility to produce a plan of action for the provision of emergency housing in the Region. This Committee to include representatives from the Regional Planning and Social Services Departments. Specific authority is assigned to the Social Services Department to implement that program.

On Keeping Council Informed

20. That the housing objectives in the Regional Official Plan be reviewed during the current official plan review specifically in response to the information and analysis contained in the report.

21. That more detailed housing policies be outlined in periodic (every five years) housing statements, containing general and specific housing targets as well as programs for action to meet the targets.

22. That Council be informed of the progress or lack of progress in meeting housing targets through "annual housing reviews" and through specific issue papers as the need arises.

On Maintaining the Regional Role in Housing

23. i. Approval in Principle that the existing position of Technical Assistant become permanent and the Personnel Department undertake the necessary classification review for the establishment of such position.

ii. The new position of Junior/Intermediate Housing Analyst was referred back to the Executive Committee for further consideration in conjunction with the 1985 Budget discussions. The Executive Committee recommended to Council, that $20,000 be provided in the 1985 Planning Department Budget for this position and Council approved this amount during the budget review of February, 1985.

24. The housing responsibilities for the region be split between Planning, Social Services and Property Services on the basis that the Planning Department be generally responsible for matters relating to planning, policy development relating to housing and the maintenance of monitoring systems such as registries, whilst Social Services and Property Services be responsible for implementing and operating programs of an ongoing nature. Where new housing issues arise which do not fit neatly into the above conceptual framework, responsibility should be determined by discussion between the respective Commissioners and Committee Chairpersons.

25. Council amend the terms of reference of the Planning and Social and Health Policy Committees to broaden the terms of reference of the Planning Committee so that it becomes responsible for matters relating to planning and policy development relating to housing, whilst the Social and Health Policy Committee becomes responsible for implementing and operating programs of an ongoing nature.

## 1.0 INTRODUCTION

### 1.1 Background

- In 1975 with Ministry of Housing OHAP[1] funding, Regional Council engaged the firm of Paterson Planning and Research Ltd. to undertake a comprehensive housing study for the Region. The purpose of the study was to refine and augment the housing policies in the recently adopted official plan and to define appropriate housing roles for the Region and the area municipalities. The consultant's study "Housing in Ottawa-Carleton: Final Report" was completed in 1976. The study contained eighty-two recommendations relating to private housing production, including the provision of adequate lands and suitable municipal regulations as well as the need for direct municipal (regional) undertakings in housing. The major thrust of the recommendations was that the Region should assume a greater role in the housing field including the responsibility for planning, developing, management and the delivery of rent-geared-to-income housing[2] throughout the Region.

- The consultant's recommendations resulted in several years of discussion and debate on an appropriate regional role in housing. A staff report in 1977, looked at the consultant's recommendations in light of the then changing circumstances, and a further period of debate and discussion followed.

- In October 1978, Regional Council determined that housing was to be a dual responsibility of the Region and the area municipalities, with the Region being responsible for overall housing research, including the preparation of a regional housing statement, assisting area municipalities in implementing housing programs, monitoring the housing actions of the senior levels of government and area municipalities, and establishing housing targets. The area municipalities were to retain responsibility for the delivery of housing programs, including the provision of assisted social housing.[3]

- In fall 1981 a Housing Co-ordinator was appointed to implement the Region's housing responsibilities as outlined above.

- In the last two years numerous housing reports and studies dealing with various housing matters have been presented to Council, e.g. condominium conversions, the rental market, emergency housing, senior government housing initiatives, the demand for non-profit housing throughout the Region, and disposal of surplus regional lands to non-profit and co-operative groups. These have been based primarily on the objectives and policies contained in Section 2.3 of the Regional Official Plan which was adopted in 1974.

- However, the housing situation has changed dramatically since Council adopted the housing policies in the Official Plan in 1974 and the Consultant's housing study was completed in 1976. The

[1] OHAP - Ontario Housing Action Program

[2] Throughout this report the term rent-geared-to-income (RGI) housing refers to all assisted social housing units where rents are based on a rent-geared-to-income basis. RGI units comprise 100% of public housing units, 100% of secured rent supplement units and generally 25% of family units and up to 50% of senior citizen units in non-profit housing programs.

[3] Throughout this report the term "assisted social housing" refers to assisted rental housing built primarily by the public sector i.e., public housing, municipal non-profit housing but also includes assisted rental housing built by private and co-operative non-profit groups.

Region's population growth has been less than expected and there has been a significant change in the type and tenure of units now being built compared to a decade ago. Perhaps even more significant however has been the evolution of housing policy itself from the senior levels of government which now, more than ever, places additional demands on local government for the planning and delivery of assisted social housing.

- This report reviews the Regional housing situation, including the roles and responsibility of the Region and area municipalities.

## 1.2 Purpose & Scope of the Report

The purpose of this report, which was partially funded under the Ministry of Municipal Affairs and Housing, Municipal Housing Statement Program, is to review the Regional housing situation including the demand/supply trends as well as current government policies and administration, particularly in light of the housing roles and responsibilities adopted by Regional Council and to develop a comprehensive and contemporary Regional approach to housing. The scope of the Regional Housing Statement is approximately 5 years, i.e. 1984-88 as opposed to the longer term view taken by the Official Plan.

## 1.3 Study Approach

The study was undertaken primarily by Regional housing staff with the assistance of other members of the Regional Planning Department and other Regional departments. A Technical Advisory Committee composed of representatives from the senior levels of government, the area municipalities, HUDAC, the Region's non-profit and co-operative sector, and the Social Planning Council was established and provided excellent assistance and input into the study.

A draft Regional Housing Statement Update was tabled in January 1984 which was the subject of an extensive public participation process. This program, briefs received, and the planning department's responses to the briefs are contained in Annex 'E', which is a separate publication.

## 1.4 Report Format

This report has five sections. A brief outline of each section is provided below:

Section 1. Introduction - including a brief discussion of the evolution of current Regional housing roles and responsibilities, the purpose of this study, the approach to the study, and a summary of major findings, conclusions and recommendations.

Section 2. Demographic and Housing Trends in Ottawa-Carleton: A Historical Perspective - a presentation of past and present trends in the housing situation in the Region which have a bearing and current problems and future housing needs.

Section 3. Housing Requirements - a discussion of future housing requirements is presented.

Section 4. Housing Constraints, - a discussion of current housing constraints, problems and issues is presented.

Section 5. Reassessment of the Region's Role in Housing - an assessment of the appropriateness of the Region's role in housing is presented within the context of the housing requirements and constraints discussed in the report.

## 1.5 Summary of Major Findings, Conclusions and Recommendations

### 1.5.1 Findings

- The Region's population profile is aging largely as a result of the maturing of the baby boom generation. As this group moves through the various life cycle stages the nature of housing demand in the RMOC will shift.

- Because of the growth of non-family households and the trend

to smaller household sizes, almost one housing unit was required for each additional person added to the population between 1976-1981. This trend is expected to continue.

- Between 1971-1981 the proportion of non-family households of all households has increased from 20% to 30%, with almost all growth occurring in the single person household sector. There are relatively few housing programs available to assist needy single person households, other than for those who are elderly or handicapped.

- The number of persons per household continues to decline throughout the Region. Average household sizes declined from 3.4 persons/household in 1971 to 2.7 persons/ household in 1981.

- In the 1970's the building industry was able to meet and exceed demand for new housing in the Region. However in recent years, as a result of higher interest rates, and their negative effects on affordability, the economic recession, and rent review, housing demand has exceeded supply, resulting in a much tighter housing market. This tightness has been more pronounced in the Region's rental market, particularly since 1976. 80% of the Region's 1971-1982 apartment additions were added prior to 1976, and approximately 65% of the Region's new rental stock (1971-1982) was also added in that period. Much of the Region's recent rental stock (1980-1983) has been developed either by direct construction of the public or third sector or by providing grants and tax incentives to private developers. There are no such tax or rental incentive programs currently proposed for 1984.

- As of mid-1984, there were some 14,845 assisted social rental units in the RMOC, which represent 14% of the Region's rental housing stock. Of these, (78%) 11,521 units are effective rent-geared-to-income units catering to the region's most needy households. The remainder are either limited dividend units catering to low and moderate income households or non-profit and co-operative housing market rent units catering to moderate to middle income households.

- The production of assisted social housing during the 1976-1983 period which occurred primarily through the vehicle of various non-profit and co-operative housing programs occurred at a rate of less than one half (½) of the previous five year period (1971-1976) in which the construction of public housing predominated. Because of the shift in programs and the emphasis on the production of integrated housing, the production and securement of effective rent-geared-to-income housing in the 1976-83 period occurred at a rate less than 25% of the 1971-76 period.

- Because of declining levels of production for rent-geared-to-income housing units and declining vacancy rates for all rental housing, waiting lists of the Region's housing agencies have increased to record levels. There are approximately 3,000 families on the combined OCRHA and City Living waiting lists including over 900 families whose housing situation is considered urgent.

- Declining vacancy levels, reduced production of socially assisted housing, and the loss of affordable rental units in the central areas of the City of Ottawa have contributed to a growing shortfall of housing suitable for those individuals with special housing needs. The shortage has been exacerbated by the province's policy of deinstitutionalization. This has resulted in a situation where agencies providing special needs housing cannot meet the housing needs of new referrals, as there are relatively few affordable housing options for those who are currently housed by special needs groups.

- Over the 1976 to 1981 period income growth generally kept pace with growth in shelter costs in Ottawa-Carleton. Ownership costs grew more rapidly than rental costs, largely as a result of increasing interest rates; although house prices increased significantly over the five year period. Since 1981 the situation has reversed; ownership costs have decreased as a result of declining interest rates while rental costs have increased in both the uncontrolled and controlled sectors.

- There were significant variations in income among household types. Non-family households, tenant households, lone-parent households and female-headed households had much lower average incomes than family, owner, husband-wife, and male-headed households.

- Compared with six other Canadian cities, the RMOC had the second highest average household income, while average rent ranked third highest and average owner's costs ranked fourth highest. The RMOC had the second lowest incidence of low income, for both families and individuals, among the seven cities.

- The key element in housing affordability during the 1971 to 1983 period has been interest rates. The level of family households that could afford the averaged priced MLS listed bungalow declined from a level of 69% of all family households, in 1971 to only 35-40% of family households in 1982. In 1983, however, despite a significant increase in the cost of the average priced bungalow in the Ottawa-Carleton area, the percentage of families able to afford this bungalow has increased to over 50%. This improvement is due mainly to declining interest rates. Recent increases in interest rates combined with increases in house prices over the past year have eroded families' ability to purchase housing, although not to the level that existed in 1981 and 1982.

- Over 52,000 households in the RMOC paid more than 25% of their income on shelter in 1981. This represents 26.4% of all households up from 23.1% of all households, when last measured in 1974. In 1981 there was an increase in the number of middle income households paying in excess of 25% shelter costs, while the situation for low income households remained essentially unchanged at the relatively high level of 73.4%.

- Of the 52,000 households paying in excess of 25% on shelter costs, 33,350 or 63% were tenant households, comprising 17,210 low income tenant households, 14,105 middle income tenant households and 2,035 high income tenant households.

- Of the 33,350 tenant households experiencing shelter costs in excess of 25%, 54% were single person households, many of which require special needs assistance, and 46% were family households one-third of which (33%) were single-parent households.

- The majority of tenant households experiencing affordability problems were female-headed. Of the 4,000 tenant lone-parent families paying 30% or more of their income on rent some 93% were femaled-headed. Over two-thirds of the tenant non-family households paying 30% or more were female-headed.

- Increasing the rent-to-income ratio from 25% to 30% results in an overall decrease of 9,200 households with affordability problems; but has little effect on the number of low-income households in need.

- The incidence of affordability problems among tenant families in the RMOC was comparable to other Ontario cities and was significantly lower than western Canadian cities. Among owner households, the RMOC tied with Winnipeg for the lowest incidence of affordability problems.

- Because of the diversity and complexity of the housing requirements of special needs groups, it is difficult to determine the full extent of the housing requirements of this group within a report such as this. It is recognized, however, that a common problem of all special needs groups is the lack of affordable sheltered units.

- While there are several agencies in the Region administering various types of housing registries, (e.g. the YMCA, the Regional Social Services Department, the Ottawa West Senior Citizens Service Centre) no agency is providing a registry for the physically and psychiatrically disabled. Because of this, housing units specifically designed for the disabled are being occupied by able-bodied persons.

- Overall there is more than sufficient land designated or in the process of being serviced for development to meet the Region's five year land requirements.

- The overall Regional land market appears competitive. However there are some sub-markets, e.g. City of Kanata, where the degree of land concentration could contribute to lot price escalation.

- Because of the growing lack of affordable rental accommodation throughout the Region there is a need for the Region to explore alternative housing programs, e.g. home sharing schemes, residential intensification strategies, granny flats, housing registries which will require additional staff.

- There is no one committee of Council nor one department of the Region with an overall mandate for housing.

1.5.2 Conclusions

- Based on a medium population projection an annual housing requirement of 5,550 units (2,650 owner occupied and 2,900 rental) will be required to meet new housing demand created by household growth, provide for an acceptable vacancy rate, and replace units lost through demolition in each of the next 5 years. Annual completions and requirements will likely fluctuate depending on such matters as national and local economics, migration rates, and interest rates.

- A healthy economic environment and stable and reasonable interest rates are needed in order for overall housing requirements to be met. However, even if the above noted economic factors are in place, it is doubtful that the Region's rental requirements will be achieved without significant new rental incentive programs unless the fundamental social and political issues of rent review and households with inadequate incomes are addressed by the senior levels of government.

- An assessment of the Region's housing affordability needs suggested that the existing assisted social housing stock has been somewhat effective in preventing a decline in housing affordability for low income households but has not grown fast enough to decrease the percentage of low-income households with affordability problems. This is a result of the shift in the emphasis of assisted social housing programs that occurred during the period and the relatively small numbers of rent-geared-to-income units produced.

- Rent controls have not been effective in preventing increased affordability problems for middle income households. Other than those upper middle income households who can afford the market rent units in non-profit co-operative and private rental projects there are no programs available to assist the moderate income households. This is unlike the situation in the mid to late 70's where the AHOP (Assisted Home Ownership Program)

and the old non-profit program provided some effective assistance.

- 40% (13,250) of all households experiencing affordability problems are single person households, two-thirds of which are female-headed. There are currently no housing assistance programs available to singles under the age of 60 unless they are disabled. The situation for this group is exacerbated by the significant loss of rooming and boarding houses that occurred during the 1971-83 period, and the increasing numbers of post-psychiatric, permanently unemployable and disabled persons that comprise this group.

- The results of the Region's non-profit demand survey and analysis of the Region's two largest housing waiting lists suggest an immediate need for some 900 families and 150 senior citizen rent-geared-to-income units. Current funding by the senior levels of government for non-profit, co-operative and rent supplement programs result in approximately 200-225 rent-geared-to-income units per year. At this rate it would take five years just to meet current requirements (which are likely understated due to the methodology used).

- Unless funding for existing assisted social housing programs is increased during the next five years, or the programs are modified to allow projects to re-invest their surpluses (which is unlikely given current restraint programs and the fact that these programs are currently being evaluated), assisted social housing needs in the RMOC will only be met by a change or shift in emphasis in housing programs by the senior levels of government (shelter allowances are currently being investigated) or by the Region in cooperation with the area municipalities developing housing assistance programs of their own.

- Unilateral action by the Region or area municipalities would be a departure from the normal course of action, which has been to rely on the senior levels of government for the provision of assisted housing assistance and funding. It is noted, however, that the City of Ottawa has already departed from the normal course by providing and managing a rooming house project from 100% municipal dollars in Sandy Hill and by providing a shelter subsidy to singles between the ages of 50-59 in their housing portfolio.

- There is a need to take a comprehensive look at the housing requirements of special needs groups, and the Region's responsibilities in meeting their requirements.

- There is the need for an agency in the Region to take the lead in co-ordinating housing registries in the Region and to establish a registry which would match disabled persons with available accessible housing units.

- In most of the urban portion of the Region municipalities have, or are in the process of enacting, by-laws permitting group homes, the exceptions being Kanata and Rockcliffe Park. In the rural areas, Rideau and Goulbourn have by-laws which would preclude the establishment of group homes. A consistent approach to group homes should be available throughout the Region to offer more choice in potential locations and to avoid overconcentration in any one area municipality.

- There is a lack of information about the availability of housing resources in the Region. This, in combination with the plethora of programs and groups, under and by which housing is developed, often confuses those looking for housing assistance.

- There is the possibility that the bulk of the Region's supply of limited-dividend assisted housing could be lost over the next few years if developers are allowed

to terminate existing agreements with CMHC.

- Concentrations of ownership could result in price increases for serviced residential lots in some areas of the Region, and in particular in the City of Kanata, where the majority of land is held by two large development firms.

- The anticipated shortfall in the provision of low-income housing will result in a continued need for the Region to provide emergency shelter for various types of households.

- Specific Regional Official Plan housing policies are inappropriate to deal with the ever changing housing requirements and the fluctuating nature of the housing market itself. Specific housing policies should be contained in periodic housing statements such as these and reviewed in annual housing reviews.

- Regional housing problems and in particular the lack of affordable rental housing are structural and political in nature and beyond the financial and legislative scope of the Region and its area municipalities to deal with independently. Solutions are likely to be long term in nature and will require a political commitment at the senior levels of government, along with municipalities, which currently does not exist. There are however several housing initiatives which are within the financial and legislatvie mandate of the Region and its constituent municipalities which can have some positive effects on the rental market. These initiatives primarily focus on making better use of the existing housing stock through programs which encourage and facilitate residential intensification through such ways as homesharing registries, granny flats, conversions etc. These initiatives can all be accommodated within the Region's existing mandate to co-ordinate housing activities in the Region and should be the focus of Regional activity over the short term.

- The effective implementation of the above housing initiatives will require additional research and technical assistance for the Regional Housing Co-ordinator. This may also require changes in the departmental responsibilities over housing and the manner in which housing policy issues are brought to Council's attention.

### 1.5.3 Recommendations

On Meeting Overall Annual Housing Requirements

1. Regional Council adopt a minimum average annual housing target of 5,550 units/ year (2,650 ownership and 2,900 rented) for the 1984/1988 period.

2. That the Regional Housing target be circulated to the area municipalities annually for consideration and each municipality be asked to indicate to the Region by the end of January of each year the number of units of market and assisted social housing they consider to be realistic in each area municipality.

3. That the Regional Planning Department monitor annual housing production and report progress or lack of progress to Council yearly in "annual housing reviews".

4. That Regional Council petition the Federal Minister of Finance, on the need to maintain a stable and reasonable interest rate level.

On Meeting Overall Rental Requirements

5. That Regional Council petition the Federal and Provincial governments to:

   a) recognize their responsibility for re-establishing a viable rental market so that the Region's annual rental requirement of 2,900 units can be met; and,

b) establish an inter-jurisdictional task force comprising both government and the private sector to explore ways of ensuring a viable rental market including but not necessarily limited to action on such matters as: rent-review, tax policy including capital cost allowances, government incentive programs, low-income households and financial markets etc.

6. That AMO and FCM be encouraged to support the establishment of an inter-jurisdictional task force on the rental market.

7. In addition to any senior government response to deal with the issues affecting the rental sector, the Region and area municipalities continue to protect the existing rental stock by:

   a) preventing the conversion of rental units to condominiums, equity co-ops or other uses, e.g. apartment hotels, until the vacancy rate exceeds 3% (as measured by CMHC) for two successive surveys;

   b) continuing to seek changes to provincial legislation to give Regional Council control over schemes which result in changes in tenure, (e.g. equity co-ops, tenants-in-common) which are not currently controlled by either the Planning Act or the Condominium Act;

   c) requesting area municipalities to adopt policies which will prevent the loss of rental row housing through severance;

   d) requesting the senior levels of government to preclude the registration as condominiums of new rental projects developed under future rental incentive grant programs.

8. That Regional Council establish an inter-municipal task force to investigate methods for encouraging and facilitating residential intensification. That this task force use the findings of Provincial studies and pilot programs, and develop a series of pilot programs in the region which can be evaluated and monitored.

On Meeting Land and Lot Requirements

9. That Regional Council continue to monitor the supply of land for housing to ensure that there is an adequate supply of land in the development pipeline to provide for a two year building program throughout the Region. And if this supply is deficient, to investigate the reasons for the deficiencies and take appropriate action.

On Meeting Assisted Housing Requirements

10. That the Minister responsible for CMHC be petitioned to:

    a) increase the national allocations for social housing programs in order to permit a 33% increase in non-profit and co-operative housing starts in Ottawa-Carleton from 600 units per year to 800 units per year;

    b) re-evaluate project funding and rent levels with a view to maximizing the level of rent-geared-to-income assistance in non-profit and co-operative housing projects taking account of the housing needs of low and moderate income families, low income singles under the age of 65 and the permanently unemployable and psychiatrically disabled;

    c) establish a package of housing programs including a modified non-profit program, a 100% RGI program (for small projects), a limited shelter allowance program, and programs for low-income singles which would provide flexibility at the local level to satisfy local needs;

d) establish a method of consultation so that municipalities and non-profit organizations can assist in the design of new housing programs and the modification of existing programs.

e) investigate the feasibility of extending existing limited dividend agreements.

11. The target guidelines for the production of assisted housing found in Section 3.4.4.4 be referred to the area municipalities with a request that they be reviewed and that the area municipalities determine the program or mix of program which best suits their needs.

12. That Regional Council explore various financial mechanisms, in consultation with area municipalities, which might permit the Region and area municipalities to take direct municipal action in meeting housing needs. This investigation should include the feasibility and legality of floating municipal tax-exempt bonds, land exchanges, direct block funding for housing from the senior levels of government as well as funding housing programs from the municipal tax base.

13. That, in the event the current Federal social housing evaluation results in changes in the delivery of assisted social housing that would make a regional approach more appropriate, Regional Council reconsider the feasibility of establishing a regional non-profit housing corporation. This should be done in such a way as to realize economies of scale and should be done in consultation with the area municipalities and existing non-profit groups, to make use of existing development expertise.

On Meeting Special Needs Housing Requirements

14. That a task force, including special needs housing advocates and representatives of the area municipalities, be established and co-ordinated by the Region to review the special needs housing requirements in the RMOC and the Region's and area municipalities' roles and responsibilities in meeting those requirements.

15. As an interim step that Regional Council accept the responsibility for the co-ordination and/or implementation of housing registries, including a registry for the physically and the psychiatrically disabled. And that staff report back on the options available to affect this responsibility.

16. That Regional Council support the establishment of group homes throughout the Region and that area municipalities be encouraged to adopt permissive group home by-laws.

17. That Regional Council explore the concept of establishing a centralized housing information service and in the interim, that the Regional Planning Department continue to publish information on regional housing resources and make that information available to the public.

On Meeting Emergency Housing Requirements

18. That Regional Council recognize that the need for "emergency housing" is likely to increase during the study period and that Council petition the senior levels of government for sufficient funds to provide suitable "emergency housing" for various household types.

19. That Regional Council develop a more comprehensive "emergency housing" program, based on a needs assessment. And that specific authority be assigned to one regional department to implement that program.

On Keeping Council Informed

20. That the housing objectives in the Regional Official Plan be

reviewed during the current official plan review exercise.

21. That more detailed housing policies be outlined in periodic (every five years) housing statements, containing general and specific housing targets as well as programs for action to meet the targets.

22. That Council be informed of the progress or lack of progress in meeting housing targets through "annual housing reviews" and through specific issue papers as the need arises.

On Maintaining the Regional Role in Housing

23. That on the basis of approving the above recommendations resulting in increased housing responsibilities for the Region, the need for a junior/intermediate housing analyst and a technical assistant be approved in principle and that the personnel department be requested to undertake the necessary classification review for the establishment of such positions.

24. That on the basis of approving the above recommendations resulting in increased housing responsibilities for the Region that an independent management review be undertaken to determine the most appropriate management structure for the implementation of the Region's housing policies.

25. That on the basis of the existing housing responsibilities and in view of the increased housing responsibilities mentioned above, Council review the committee format by which housing matters are referred to Council.

## 2.0 DEMOGRAPHIC AND HOUSING TRENDS IN OTTAWA-CARLETON : A HISTORICAL PERSPECTIVE

Key to understanding current and emerging Regional housing issues and projecting future housing requirements, which are presented elsewhere in the report, is understanding past and present housing trends. This section outlines these trends. Firstly there is an outline of the impact of demographic trends affecting the Region; this is followed by a discussion of developments in the supply and production of housing both by the private and public sectors and of various indications of housing affordability.

### 2.1 Economic Growth

#### 2.1.1 Net Migration and New Jobs the Driving Force

**The regional economic situation and in particular the rate at which new jobs are created sets the stage for population and household growth.**

- A detailed analysis of the factors affecting population growth, e.g. births, deaths and migration prepared by the Planning Department and presented in Population Forecasts: Ottawa-Carleton 1981-2001, concludes that the primary reason for the decline in population growth is a decline in net levels of in migration. The relationship between these components of growth in the past 22 years is shown in Table 2.1.

**TABLE 2.1**

Components of Population Growth Ottawa-Carleton 1961-1983

| Period | % Natural Increase | % Migration |
|---|---|---|
| 1961-1966 | 55.4 | 44.6 |
| 1966-1971 | 38.3 | 61.7 |
| 1971-1976 | 39.2 | 60.8 |
| 1976-1981 | 66.6 | 33.4 |
| 1981-1983 | 30.2 | 69.8 |

Derived from:
Ministry of Treasury and Economics, Demographic Bulletin, February 1978. Statistics Canada, Vital Statistics 1978-1980 1981 Census of Canada

#### 2.1.2 Economic Growth

**During the past decade the economic performance in the Region was mixed. Employment growth in the 1971-1976 period was very strong in the Ottawa-Hull CMA, driven primarily by growth in the Federal government. There was a reversal of this trend in the 1976-1981 period as the Federal government entered into a program of retrenchment and decentralization. Private industry growth increased throughout the decade, but in the latter half at only one-half the rate of the previous period. There were some encouraging signs that the Region's employment base was diversifying, particularly in durable goods manufacturing employment - the sector which encompasses the "high technology" industry.**

- In most urban areas the local economies are driven by the manufacturing and service industries. However, as Figures 2.1 and 2.2 depict, the RMOC economy is unique in its concentration of employment in Public Administration and Defence (primarily federal government employment). In 1981 approximately 7% of the Region's work force was based in the manufacturing sector, compared with 25% in Ontario as a whole, while 30% of the work force was based in Public Administration and Defence, compared with 6% in Ontario as a whole.

**FIGURE 2.1**
**EMPLOYMENT DISTRIBUTION - ONTARIO 1981**

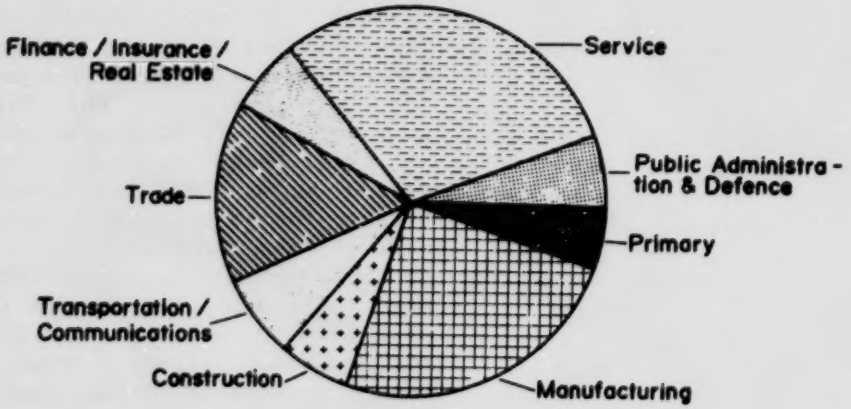
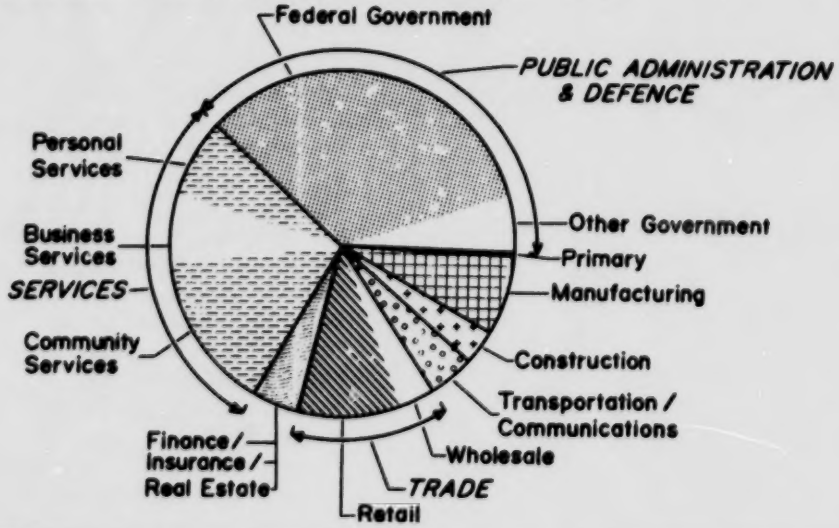



**FIGURE 2.2**
**EMPLOYMENT DISTRIBUTION - R.M.O.C 1981**




Source: R.M.O.C. Planning Dept.

- The performance of the local economy during the past decade was largely dictated by the rate of growth of employment in the Federal government. Employment growth was very strong in the Ottawa-Hull CMA during the 1971-76 period as Table 2.2 indicates. During this time the Federal government employment grew at 8% annually and the private sector growth also increased strongly by an average of almost 4%.

- During the latter part of the decade, largely due to an overall decrease in Federal employment opportunities and the decentralization of Federal activities to other areas of the country, the economy began to slow down. A report prepared by the Planning Department, Employment in Ottawa-Carleton, indicates an actual loss of some 7,800 Federal government jobs in the Ottawa-Carleton region during the 1976-1981 period mainly as a result of the relocation and decentralization programs.[1]

- However, during the latter part of the decade, the local economy became more diversified; in 1976 for example, for every Federal government employee in the Region there were 1.6 employees in other sectors. By 1981, for every

[1] Employment in Ottawa-Carleton (1976-1981), RMOC, Planning Department, Feb. 1982, p.8

**TABLE 2.2**

Average Annual Employment Growth by Sector
Ottawa-Hull 1971-1982 (percent)

| | 1971-76 | 1976-81 | 1981-82 |
|---|---|---|---|
| Federal Government | 7.8 | 0.7 | 2.3 |
| Manufacturing | -0.5 | 2.0 | 1.1 |
| Construction | -3.0 | -10.7 | 4.0 |
| Transportation, Communication & Utilities | 7.6 | 1.5 | 0 |
| Trade | 3.7 | 0.2 | -2.3 |
| Finance Insurance & Real Estate | 4.6 | 4.2 | 0.1 |
| Service | 6.1 | 2.4 | 1.7 |
| Industrial Composite* | 3.6 | 1.3 | 0.4 |

*Industrial Composite covers the employment growth of private firms employing 20 or more persons. Government figures are not included.
- note change in IC after 1981*

Derived from: Statistics Canada Catalogue Number 72-002, Employment, Earnings and Hours.

Federal employee there were 2.0 employees in other sectors. Employment growth was experienced in all sectors, except the construction and Public Administration sectors. The largest increase occurred in those sectors with high technology employment, including communications and equipment manufacturers, engineering and scientific services and computer services. During that period, high technology employment increased by approximately 8,000 employees to 6% of all employees in the Region.[1]

## 2.2 Population Growth

**The population of the Region is continuing to grow but at a decreasing rate compared to the previous two decades.**

- As can be seen from Table 2.3, the population of the RMOC has continued to grow but at a decreased rate from previous periods. Between 1961 and 1971 the population grew at an average annual rate of 3.5%. In the 1971 to 1981 period however the population of the Region increased by 1.6% annually, one-half the previous rate of growth. In the 1976-1981 period the Region averaged a 1% growth rate or approximately 5,500 persons.

[1] Ibid, p.9

**TABLE 2.3**

Population Growth in Ottawa-Carleton 1961-1981

| | 1961 | 1966 | 1971 | 1976 | 1981 |
|---|---|---|---|---|---|
| Population | 348,410 | 413,690 | 471,905 | 520,525 | 546,855 |
| Population Change | | 65,280 | 58,215 | 48,620 | 26,330 |
| % Change | | 18.7 | 14.1 | 10.3 | 5.1 |
| 5 Year Annual Growth Rate | | 3.7 | 2.8 | 2.1 | 1.0 |
| 10 Year Annual Growth Rate | | | 3.5 | | 1.6 |

Source: Census of Canada

- Though there are no comparable population figures to those of the census, recent high level of building starts and persistent low rental vacancy rates, suggest that the Region is currently experiencing a net immigration boom. The 1982 and 1983 assessment enumerations for example, indicate a growth of over 16,000 persons in the Region between 1981 and 1983, which represents a population growth rate of above 1.4% annually.[1]

[1]Statistics Canada migration estimates based on tax data confirm that immigration increased markedly during 1982-83.

## 2.3 Age Distribution of the Population

**There has been general aging of the Regional population over the past decade, largely as a result of the aging of the so-called "baby boom" generation. As this group moves through the various life cycle stages the nature of their housing demand will shift.**

- The age distribution of the population is important because of its impact on housing requirements. Figure 2.3 shows the changes in the Regional population distribution between 1971 and 1981. The difference in the age distribution over the past decade shows several important trends.

- There has been a general aging of the population of the RMOC over the past decade, with the actual number of persons in the 0-15 and 15-24 age groups declining between 1976 and 1981. This is because of declining birth rates since the early 1960's.

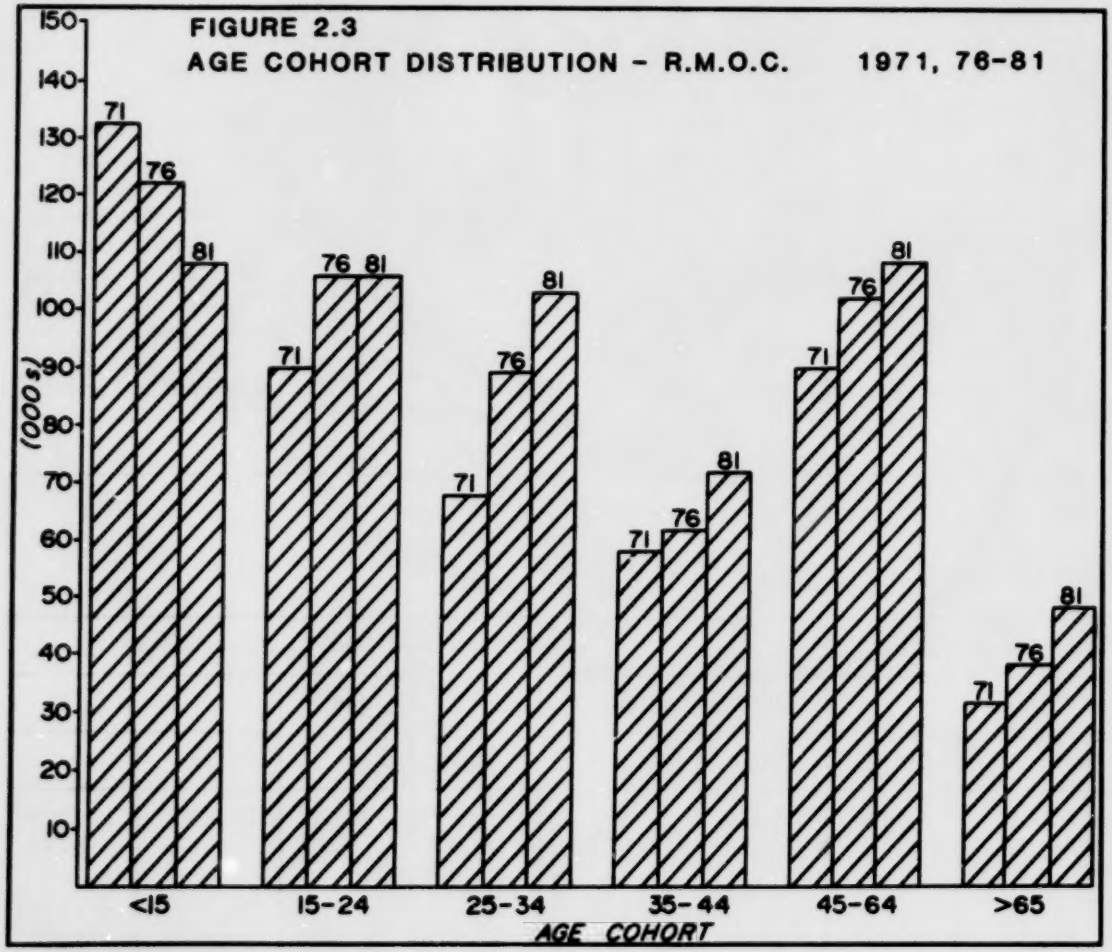
- During the early 1970's most of the population growth occurred in the 15-34 age group. During the latter part of the 1970's, most of the growth occurred in the 22-44 age group and is the result of a maturing age structure and net immigration to the Region.

- There has been a significant increase in the population of the Region over the age 65. In 1981 this group, which has far more complex housing requirements, accounted for 35% of the population growth from 1976-1981.

- The baby boom had a strong influence on the housing market across the country and the RMOC was no exception. There were significant increases in the 15-24 age group in the late sixties and early seventies, of 22,180 and 15,210 persons respectively. Throughout the seventies the 25-34 age group increased by almost 35,000 persons.

## 2.4 Households

Trends in household growth and distribution are even greater indi-



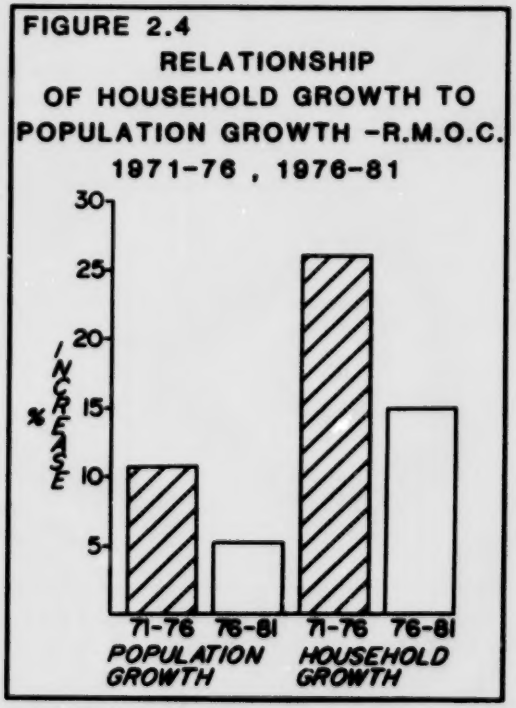

Derived from: Census of Canada

cations of housing demand than population as there is a more direct relationship between household formation by type of household and overall housing requirements by type of unit required.

2.4.1 Household Growth

**Despite declining population growth rates, household growth is continuing at an impressive level.**

- In the RMOC as in most other urban areas across the country household growth rates have been increasing since the end of the Second World War. Currently household growth is at a rate three times that of the population, i.e. 15.5% versus 5% in the 1976-1981 period. This situation is depicted in Figure 2.4.




Source: Census of Canada

- This growth rate is the result of the trend to smaller households, (to be discussed below). In Ottawa-Carleton it has resulted in an almost one to one relationship between population growth of 26,330 persons and a household growth of 26,200 between 1976 and 1981.

2.4.2 Household Distribution

**Over 50% of the household growth in the past decade has occurred in the non-family sector with much of this growth occurring in single person households. This trend is expected to continue in the future but at a slower rate than in previous decades.**

- As indicated in Table 2.4, there was an increase of some 62,320 households between 1971 and 1981, 52.1% of which were non-family. As such, by 1981 the ratio of non-family households to all households had increased from 20% to 30%. Almost all the growth in the non-family sector occurred in single person households.

- The trend towards an increased proportion of non-family households is particularly prevalent where the age of the household head is in the 25-34 and the 65+ age group. These two groups increased by 5,460 and 3,470 households respectively, as Figure 2.5 indicates, comprising over 75% of the non-family growth between 1976 and 1981.

**TABLE 2.4**

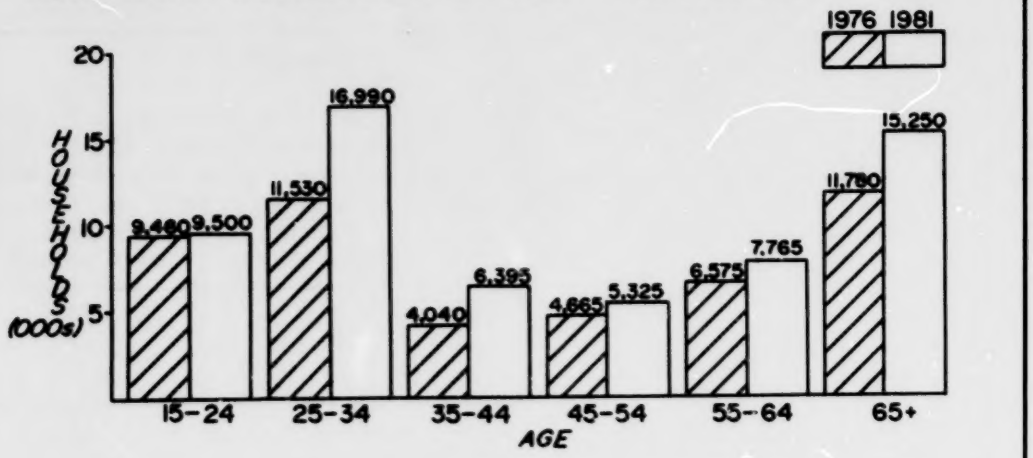
Regional Municipality of Ottawa-Carleton: Household Distribution, by Type of Household 1971-1976-1983

| | Total Households | Family Households | | | | | | Non-Family Households | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | One Family | With Additional Persons | Two + Family | Single Parent[1] | | Total | One Person Total | Head | |
| | | | | | | Male | Female | | | Male | Female |
| 1971 | 138,180<br>100% | 109,304<br>79.1% | 107,225<br>77.6% | 11,085<br>8.0% | 2,115<br>6.5% | 1,680[2]<br>1.2% | 8,210[2]<br>5.9% | 28,285<br>20.9% | 20,285<br>14.7% | 18,830[2]<br>13.6% | 11,145[2]<br>8.1% |
| 1976 | 174,300<br>100% | 126,115<br>72.3% | 124,850<br>71.6% | 10,230<br>0.8% | 1,365<br>1.2% | 2,130[2]<br>1.2% | 10,640[2]<br>6.1% | 48,050<br>27.6% | 36,420<br>20.9% | 18,875[2]<br>10.8% | 29,180[2]<br>16.7% |
| 1981 | 200,505<br>100% | 139,290<br>69.5% | 137,915<br>68.8% | 9,520<br>4.7% | 1,380<br>0.7% | 3,115<br>1.6% | 14,785<br>7.4% | 61,210<br>30.5% | 50,435<br>25.2% | 23,615<br>11.7% | 37,595<br>18.8% |

[1]Single Parent = Total of One Family Households with only one spouse living at home (i.e. separated, widowed).
[2]From Stats Can Census Metropolitan Area, Ontario Part, Ottawa-Hull C.M.A.

Source: Census of Canada

**FIGURE 2.5**
**NON-FAMILY HOUSEHOLDS BY AGE - R.M.O.C. 1976 - 1981**




Source: Canada Census

- The reasons for the significant increase in non-family households are varied but include:
  - greater affluence among the young and old during the late 60's and 70's which enabled many to support separate households
  - changing lifestyles which led singles to occupy private households where in the past they shared with families, doubled up with other singles and boarded
  - increase in separations and divorces, and
  - availability of government housing and income support programs which enable lower income senior citizen and handicapped individuals to maintain separate households who might not otherwise have been able to do so.
- At this time it is uncertain whether the trend to higher household growth will continue. However record high unemployment, reduced real incomes and a retrenchment in spending by all levels of government appears not to have affected the established trends. This suggests that household growth in general and non-family household growth in particular will continue but perhaps at a reduced rate of that previously experienced.

## 2.5 Household Sizes

**Over the past decade average household sizes have decreased dramatically throughout the Region, primarily due to an increase in the number of single person households. The average RMOC household size in 1981 was 2.7 persons per household.**

- As Table 2.5 indicates, average household sizes have decreased from 3.4 persons per household in 1971 to 2.7 in 1981. This reduction is primarily due to the significant and dramatic increase in single person households and smaller family sizes as a result of lower birth rates.
- The average number of persons per household has decreased throughout most of the Region. In the built up urban area the average number of persons per household decreased from 3.2 in 1971 to 2.3 in 1981, while in the urbanizing area it decreased from 4.0% to 3.2%. The rural area also showed a decline from 3.9 in 1971 to 3.3 in 1981.

**TABLE 2.5**

Persons Per Household by Area
1971, 1976, 1981

| | 1971 | 1976 | 1981 |
|---|---|---|---|
| Central Area | 2.6 | 2.1 | 1.7 |
| Greater Central Area | 2.5 | 2.1 | 2.0 |
| Inner City Neighbourhoods* | 2.8 | 2.3 | 2.1 |
| Rest Inside Greenbelt | 3.6 | 3.1 | 2.8 |
| East Urban Community | 4.6 | 3.5 | 3.6 |
| West Urban Community | 4.4 | 3.8 | 3.4 |
| Rural | 3.9 | 3.6 | 3.3 |
| Total Region | 3.4 | 3.0 | 2.7 |

*Includes area bounded by Ottawa River on the north, Rideau River on the east and C.P. line on the west.

**TABLE 2.6**

RMOC: Household-Completion Comparison, 1971-1982

| | Average Annual Completions[1] | Average Annual Increase in Households[2] |
|---|---|---|
| 1971-76 | 8,569 | 7,224 |
| 1976-81 | 5,235 | 5,241 |
| 1981-82[3] | 3,393 | 5,000 |

[1]CMHC, Monthly Housing Statistics
[2]Census information 1971-1981; except eighteen month period, June 1981 to Dec. 1982 where household growth was estimated.
[3]Represents 18 month totals, June 1981-Dec. 1982

## 2.6 Housing Production

### 2.6.1 Overall Supply

**In the 70's the building industry was able to meet the need for new housing caused by population and household growth. However in recent years household growth exceeded the rate of new construction and has resulted in a tighter housing market, with fewer vacancies and hence less choice.**

- As Table 2.6 indicates, new completions generally kept up with household growth in the seventies, with new construction generally exceeding demand in the 1971-76 period, and meeting demand in the 1976-81 period. During the early 80's however, household formation has exceeded new construction and has resulted in a much tighter rental market with fewer vacancies and leaner ownership markets.

- Between 1971 and 1976 the total occupied housing stock increased from 137,985 units to 174,420, an increase of 37,335 units or 27.2%. By 1981 the occupied housing stock had increased by an additional 26,085 units to 200,500 units for an increase of 15.7%. The Region's occupied housing stock at the end of 1983 is estimated to be around 213,000 units, see Table 2.7.

**TABLE 2.7**

Occupied Dwellings By Type
to end of 1983[1]

| Municipality | Detached | Attached | Apartments | Mobile | Total |
|---|---|---|---|---|---|
| Ottawa | 38,310 | 21,687 | 65,597 | 15 | 125,609 |
| Vanier | 1,471 | 434 | 6,230 | 20 | 8,130 |
| Rockcliffe Park | 565 | 25 | 15 | 0 | 610 |
| Cumberland | 4,620 | 1,110 | 159 | 200 | 6,084 |
| Gloucester | 10,726 | 9,591 | 3,841 | 95 | 24,263 |
| Goulbourn | 2,714 | 221 | 108 | 170 | 3,203 |
| Kanata | 4,110 | 2,495 | 324 | 0 | 6,934 |
| Nepean | 14,440 | 9,056 | 5,087 | 290 | 28,868 |
| Osgoode | 2,892 | 55 | 123 | 100 | 3,165 |
| Rideau | 2,759 | 50 | 120 | 45 | 2,954 |
| West Carleton | 3,087[2] | 50 | 50 | 90 | 3,277 |
| | 85,694 | 44,774 | 81,654 | 1,025 | 213,097 |

[1]Some Totals may not add up due to the random rounding method used by Statistics Canada.
[2]Estimated by increasing 1981 dwellings by 5%.

Derived from: Census of Canada 1981;
CMHC Starts, Completions and Under Construction Activity Ledgers, 1981-1983.

2.6.2 Changes in the Composition of the Housing Stock

**There has been a marked difference in the type of housing stock built in the Region during the decade between 1971 to 1981 with much of the Region's highrise apartment stock (both ownership and rental) built in the first part of the decade.**

2.6.2.1 Apartments

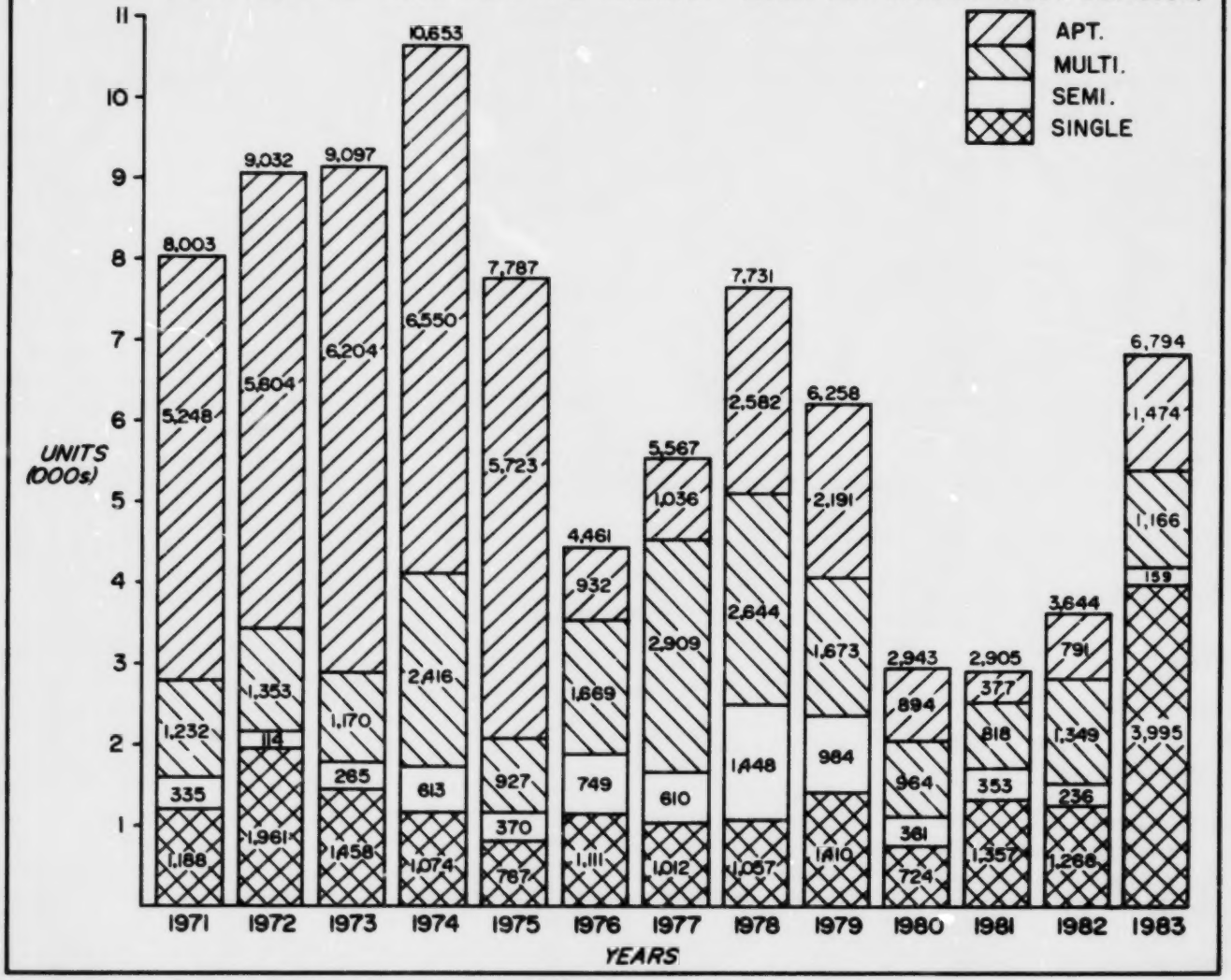
- Although the proportion of apartments in relation to the total housing stock increased from 36.0% to 41.3% during the 1971 to 1982 period, this was primarily due to the activity which occurred during the first half of the decade. Of the approximately 38,000 new apartment completions recorded during the 1971 to 1982 period, 79% or approximately 30,000 units were built and occupied prior to June 1976. This situation is illustrated in Figure 2.6.

- Production of apartments fell off dramatically in the second half of the decade and currently continue to be built at a relatively slow pace. Several reasons have been suggested for this decline including: changes to the capital cost appreciation allowance of the Tax Act; imposition of rent controls; increased popularity of medium density housing brought about by changing household requirements of households passing through the family stage, and, later in the decade, record high interest rates.

2.6.2.2 Attached Housing

- The proportion of the housing stock in the form of attached units (doubles or rows) increased from 16.6% in 1971 to 20.9% in 1981. Unlike the apartment sector, this component of the market reached its peak in the 1976 to 1979 period when programs like the Assisted Home Ownership Program (AHOP) and the Municipal Incentive Program encouraged the development of medium density housing, much of which was developed in the suburban areas and new urban communities.

**FIGURE 2.6**
**DWELLING UNIT COMPLETIONS BY TYPE**
**FROM 1971 TO 1983 FOR THE R.M.O.C. (does not include West Carleton)**




Source: C.M.H.C., Starts, Completions, and Under Construction Activity

- In the past few years the attached market has made somewhat of a comeback, capturing an increased share of all completions, e.g. 27% in 1981 and 37% in 1982, but fell off somewhat in 1983 (17%) due to record high single detached completions. Unlike the situation in the 70's however, the majority of these attached units are luxury condominiums located in the City of Ottawa, and non-profit and co-operative rental row housing projects which have been developed throughout the Region.

- The market for semi-detached housing remained strong for much of the 1970's, but in recent years has become less significant and smaller single detached houses and linked singles have become more popular.

2.6.2.3 Singles

- Though the single detached sector declined from 46.9% of the total housing stock to 37.0% in 1981, the demand for singles remained quite steady during the 1971-81 decade. 12,842 single detached completions were recorded during the 10 year period, and unlike apartment completions these were split almost equally between the first and second half of the decade.

- The decline in single detached completions as a proportion of all completions was primarily attributable to increased costs of single detached housing (the issue of affordability is discussed elsewhere) and the increased acceptability of less expensive housing forms such as linked singles, town houses and garden homes.

- By the end of 1983, single detached starts in the region had nearly doubled the previous record year of 1972 when approximately 1900 single detached starts were recorded. This spectacular increase in activity is primarily due to decreasing mortgage rates as well as senior government home ownership incentives, which have released significant pent-up demand for ownership housing of the past few years. As the housing incentive programs wind down it is expected that single detached housing starts will also decline from 1983 levels. As of mid-1984, single detached starts have remained strong but increasing interest rates will probably reduce this rate for the latter half of the year.

2.6.3 Changes in the Distribution of the Housing Stock

2.6.3.1 Within the National Capital Area

**The Ottawa-Carleton housing market forms part of the larger national capital area housing market which also includes the Outouais. Over the years the relative attractiveness of one area over the other has varied significantly.**

- As Table 2.8 indicates, from the mid 60's to the 70's there was a

**TABLE 2.8**

Percent Completions Ottawa-Hull CMA
Annual Average

| | Average Ottawa Hull CMA | Average Ontario Portion | Average Quebec Portion | Ontario Portion As a Per Cent of Total Completions |
|---|---|---|---|---|
| 1962-1966 | 5,895 | 5,177 | 717 | 88.0 |
| 1967-1971 | 6,155 | 4,828 | 1,327 | 77.1 |
| 1972-1976 | 11,383 | 8,206 | 3,177 | 72.3 |
| 1977-1981 | 5,832 | 5,146 | 686 | 91.8 |
| 1982-1983 | 5,792 | 5,140 | 652 | 88.7 |

Source: CMHC

gradual shift in residential construction from Ontario to Quebec to the extent that the Ontario side of the CMA saw its share of the market decrease from 88% in 1962-66 period to 73% in the 1972-76 period.

- Almost immediately after the election of the Parti Quebecois in 1976 the gradual shift in Quebec's favor changed dramatically to the extent that the Ontario portion of the CMA increased its share back to the 90% level of the early 1960's. This situation has not changed since the mid 70's.

- Recently, however, several municipalities in Outouais, through changes in Provincial legislation, have begun to offer tax incentives, e.g. 2-3 year tax holidays for new home buyers and proportionally smaller grants for persons repairing houses. It's too early to ascertain the success of these programs in encouraging Ontario residents to purchase homes in the Outaouis. Data for 1982 and 1983 indicate that these programs have not altered the trend of the previous 5 years. However, Ontario portion starts decreased to 78.1% of C.M.A. starts in the first four months of 1984 - the lowest proportion since 1976, despite a record number of starts.

2.6.3.2 Within the Region

**There has been a wide difference in rates and types of new construction within the Region with the urbanizing area increasing its share of the total housing stock mainly at the expense of the already built up area.**

- Prior to 1971, much of the growth occurring in the Region occurred in the urban area[1] with that area comprising 73% of all housing stock in 1971.

- By 1981, however, the urban area share of overall housing stock had fallen to 65% while the urbanizing areas of the Region, including the cities of Nepean, Gloucester, and the east and west urban communities, increased their share of the stock from 21% to 29%. Much of the growth in the urbanizing areas occurred in the single and attached sectors of the housing market while the majority of the growth in the urban area occurred in the more dense, attached and multiple sectors (see Table 2.9).

- Though Table 2.9 indicates a decline in growth in the rural areas, this is as a result of a boundary shift which saw the urban part of the Township of Goulbourn included in the City of Kanata. Growth in the rural sector has remained quite stable over the 1971-1981 period with almost all new growth occurring in the single detached sector. Also notable is the lack of new growth in the mobile home sector. In the 1981-83 period several senior citizen municipal non-profit projects were completed in the rural areas, including Stittsville and Osgoode, Metcalfe, and Sarsfield, ranging in size from 24 to 48 units.

2.6.4 Changes in the Tenure of the Housing Stock

**Despite shifting housing demands the ratio of dwelling units rented to those owned in the region has remained quite stable and balanced throughout the past two decades.**

- The ratio of dwelling units owned and rented has remained quite stable and balanced between 1961 and 1981 (see Annex 'A'). During that period, the percent of

[1] For the purpose of comparison, this report identifies three geographical areas within the region that share similar development characteristics. These areas are:
urban area - cities of Ottawa, Vanier, Village of Rockcliffe Park.
urbanizing area - cities of Nepean, Gloucester, Kanata and Township of Cumberland.
rural area - Township of Goulbourn, Osgoode, West Carleton and Rideau.

## TABLE 2.9

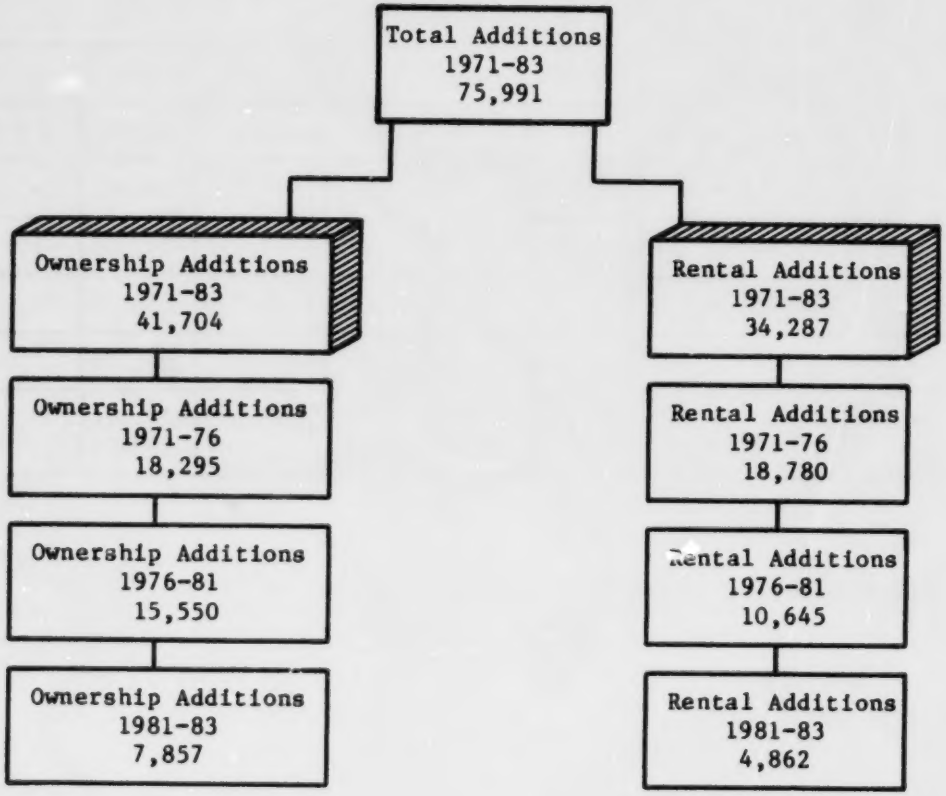
Total Occupied Dwellings By Type For The
Urban, Urbanizing, and Rural Portions Of The RMOC
1971, 1976 and 1981

| | Urban | | | Urbanizing | | | Rural | | | Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1971 | 1976 | 1981 | 1971 | 1976 | 1981 | 1971 | 1976 | 1981 | 1971 | 1976 | 1981 |
| Detached | 37,705 | 37,460 | 39,655 | 19,705 | 23,450 | 28,970 | 6,880 | 10,035 | 10,745 | 64,290 | 70,945 | 79,380 |
| Attached | 16,625 | 16,950 | 20,550 | 5,960 | 11,160 | 20,260 | 205 | 725 | 325 | 22,790 | 28,835 | 41,145 |
| Apartments | 46,045 | 65,925 | 70,140 | 3,195 | 7,435 | 8,625 | 150 | 255 | 255 | 49,390 | 73,615 | 79,015 |
| Mobile | 25 | 35 | 35 | 460 | 585 | 585 | 130 | 405 | 405 | 615 | 1,025 | 1,025 |
| Total<br>% of Total | 100,400<br>73.2% | 120,370<br>69.0% | 130,380<br>65.0% | 29,320<br>21.4% | 42,630<br>24.4% | 58,440<br>29.1% | 7,365<br>5.4% | 11,420<br>6.6% | 11,730<br>5.9% | 137,085<br>100.0% | 174,420<br>100.0% | 200,505<br>100.0% |

Source: 1976 Census Review of Ottawa-Carleton
Census of Canada 1981
Note: totals may not add up due to the random rounding method used by Statistics Canada.

## TABLE 2.10

Changes in Tenure with Additions to the Housing Stock 1971-1983




dwelling units owned ranged from a high of 53.1% in 1961 to a low of 49.6% in 1976. In 1981, 50.9% of all dwelling units were owned.

- Between 1971 and 1983, approximately 76,400 new units were added to the housing stock, 55% of which were owner occupied and 45% tenant occupied. However, as with the experience of the apartment sector discussed in section 2.6.2.1, most of the rental units added to the housing stock, in the 1971-83 period were added in the 1971-76 period. Development of owner occupied housing stock on the other hand, was more evenly spread throughout the period.

- In the ownership sector, though the single detached unit still predominates, comprising over 70% of all ownership units in 1983, the number of apartment and row ownership units (mainly condominiums) has increased from 5% of total ownership units in 1971 to almost 17% in 1983. While the bulk of the apartment ownership growth took place in the 1971-76 period, growth in the row sector was more equally distributed between the periods (see Table 2.11).

**TABLE 2.11**

Owner Occupied Dwellings By Type
1971-76-81-83

| | Totals | Single | Apt. | Doubles | Duplex | Mobile | Other* |
|---|---|---|---|---|---|---|---|
| 1971 | 68 215 | 57,515 | 1,620 | 4,015 | 2,990 | 555 | 1,505 |
| 1976 | 86,525 | 64,715 | 6,185 | 5,730 | 2,790 | 880 | 6,335 |
| 1981 | 102,070 | 72,245 | 6,630 | 9,285 | 2,575 | 845 | 10,490 |
| 1983 | 109,927 | 78,621 | 6,730 | 9,932 | 2,575 | 845 | 11,224 |

*'Other' includes row houses and dwelling units attached to non-residential buildings.
Source: Census of Canada; CMHC.

**TABLE 2.12**

Tenant Occupied Dwellings in the RMOC
By Type 1971-76-81-83

| | Totals | Singles | Apts. | Doubles | Duplexes | Mobile | Other* |
|---|---|---|---|---|---|---|---|
| 1971 | 69,000 | 7,010 | 39,710 | 6,290 | 5,140 | 40 | 11,035 |
| 1976 | 87,695 | 6,210 | 59,635 | 5,305 | 5,040 | 85 | 11,605 |
| 1981 | 98,435 | 7,130 | 64,755 | 5,205 | 5,060 | 115 | 16,165 |
| 1983 | 103,297 | 7,130 | 67,292 | 5,205 | 5,060 | 115 | 18,490 |

*Other inludes row houses and dwelling units attached to non-residential buildings.
Source: Census of Canada; CMHC.

- In the rental sector, apartment buildings still dominate, accounting for 65% of the occupied rental stock in 1983. However, construction in the apartment sector decreased significantly in the 1976-83 period (about 1,000 units per year) compared to the nearly 4,000 units per year that occurred in the previous five year period. In addition to rental apartment units, the 1983 rental stock included, 18,490 rental rows (listed under 'other'), 7,130 rental singles (up marginally from the 1971 totals), 5,205 rental doubles (down about 20% from 1971 totals) and 5,060 rental duplex (basically the same number as in 1971). (See Table 2.12).

## 2.7 The Assisted Social Housing Stock

### 2.7.1 The Existing Assisted Social Housing Stock

**Of a total estimated rental stock of approximately 103,000 units, approximately 14% or 14,845 can be classified as assisted social housing. Approximately (78%) of the assisted units, or 11,521 units are effective rent-geared-to-income units.**

- The field of assisted social housing is complicated due to the plethora of agencies and programs involved. All four levels of government as well as a number of

private non-profit and cooperative housing groups play some role in assisted social housing.

- The current stock of assisted social housing comprises 8,618 units of family and senior citizen public housing units built by the Ontario Housing Corporation (OHC) and managed by the Ottawa-Carleton Regional Housing Authority (OCRHA). 5,138 non-profit and cooperative housing units developed by several municipal, private non-profit and cooperative housing corporations and 1,089 rent supplement units provided through the private sector, but administered by the Ottawa-Carleton Regional Housing Authority (OCRHA). A complete list of the existing stock of assisted social housing, by municipality, is provided in Table 2.13.

- Though the majority of assisted social housing in the region is in the form of 100% rent-geared-to-income housing, additions to the stock, from 1978 on, have been primarily through the municipal, private and cooperative non-profit housing programs. These programs are mainly funded by the Federal Government through interest rate write-downs. The private non-profit and co-operative non-profit programs are administered directly by CMHC. The municipal non-profit program is administered by the Provincial

**TABLE 2.13**

Existing Stock of Assisted Social Housing in RMOC by Program and Municipality (June 1984)

| Municipality | Public Housing | | Non Profit* | | Rent Supplement** | | Totals | |
|---|---|---|---|---|---|---|---|---|
| | Family | SC | Family | SC | Family | SC | Family | SC |
| Ottawa | 3495 | 4691 | 3485 | 1026 | 376 | 454 | 7356 | 6171 |
| Nepean | | 99 | 101 | 65 | 43 | | 144 | 164 |
| Gloucester | | | 100 | | 95 | 66 | 195 | 66 |
| Kanata | 19 | 40 | 116 | | | | 135 | 40 |
| Vanier | 25 | 234 | 45 | | 48 | 7 | 118 | 241 |
| Cumberland | | | | 24 | | | | 24 |
| Goulbourn | | | | 64 | | | | 64 |
| Osgoode | | | | 82 | | | | 82 |
| Rideau | | 15 | | 30 | | | | 45 |
| Rockcliffe | | | | | | | | |
| West Carleton | | | | | | | | |
| RMOC Totals | 3539 | 5079 | 3847 | 1267 | 562 | 527 | 7948 | 6897 |
| | 8618 | | 5138 | | 1089 | | 14845 | |

*Includes units developed by municipal, private and cooperative housing agencies under Section 15.1 and 56.1 of the National Housing Act, units developed by the City under the Limited Dividend Program and now administered by City Living under the Municipal Non-Profit Program. Approximately 25 percent of the family units and 50 percent of the senior citizen units are rented on a geared-to-income basis.

**Bachelor and one bedroom units are classified as Senior Citizen. An additional 478 units funded under the Rent Supplement program are included in the Non-Profit category.

Ministry of Municipal Affairs and Housing. Though there are some differences between the programs, they generally provide for up to 25% rent-geared-to-income housing in family projects and up to 50% rent-geared-to-income housing in senior citizen's projects.[1]

- Over 92% of all assisted family units and 89% of assisted senior citizen units are located in the City of Ottawa. The vast majority of units developed outside the city are either rent supplement units in private buildings or senior citizen units. In recent years, however, an increasing proportion of private non-profit and co-operative housing units have been built outside the City of Ottawa. For example, co-operative housing projects were initiated in Kanata in 1983, while others were developed in Vanier, the City of Gloucester and in Nepean.

- Of the 14,845 public sector assisted social housing, 78% or 11,521 units are available on an effective rent-geared-to-income basis, (some are not rented on a geared-to-income basis but have very low rents). The remaining units are rented at market rent levels.

- In addition, the assisted social housing stock, there are also 1,420 private initiated limited dividend units in 9 projects in Ottawa-Carleton. This program was terminated in 1976. The distribution of limited dividend projects is shown in Table 2.14.

[1]Generally, RGI units range from a low of 15% to a high of 35% in CMHC administered projects. In the spring of 1984 the Ministry of Municipal Affairs and Housing announced changes to the municipal non-profit program which allow the maximum number of RGI units in family projects to be increased from 25% to 35%, with an additional 5% for handicapped persons.

### 2.7.2 The Production of Assisted Social Housing

**The production of assisted social housing in the 1977-83 period occurred at a rate less than half of that which occurred in the 1971-76 period while the production and securement of rent-geared-to-income units in the 1977-83 period occurred at a rate less than 25% of the previous period.**

- In 1976, there were approximately 10,790 assisted social housing units in the RMOC. By the end of

**TABLE 2.14**

Supply of Private Limited Dividend Housing in the RMOC

| | Units | |
|---|---|---|
| Ottawa | 704 | (4 projects) |
| Gloucester | 553 | (3 projects) |
| Nepean | 263 | (2 projects) |
| TOTALS | 1,520 | |

Under the Limited Dividend Program, owners receive from CMHC preferential financing (between 4½ and 8% mortgages) in return for limiting their dividends by restricting rent increases. Mortgages are based on a 50 year period, but for units built after 1968, which includes all but one of the projects in the RMOC, proponents are permitted to refinance after 15 years, in which case, they would no longer be limited to restricting their dividends.

1983, an additional 4,055 units had been added to the existing stock. On an annual basis, some 1,600 assisted units were produced in the 1971-76 period, and 580 units in the 1976-83 period. Table 2.15 indicates this distribution by program by period.

- In recent years, 1980-1983, the RMOC has been allocated approximately 600 units of non-profit housing per year. This includes approximately 400 units to be rented at market rents and 200 units to be rented on a rent-geared-to-income basis. A recent study by the Regional Planning Department indicated a demand for additional non-profit housing units and suggested a target of 800 non-profit units/year for the next three years, although this would not meet the demonstrated demand. To meet the demand for RGI units and establish a 3% vacancy rate would require 1600 units/year of non-profit housing to be developed.

### 2.7.3 Other Housing Assistance in the Region

**In addition to the programs mentioned above the RMOC is involved in the following housing related programs.**

- The provision of a rent supplement to needy welfare recipients who are not in assisted housing.

  This program currently provides a shelter allowance of up to 75% of the rental costs to a maximum of $125 for families and up to $75 for individuals. In 1983 the Region was assisting approximately 3,500 households or 44% of the GWA caseload at a gross cost to the Region of 2.42 million. This program is funded on an 80% provincial/20% municipal basis.

- The provision of emergency housing in shelters and hotels and motels to needy families and individuals who find themselves in need of emergency shelter.

  Due to the Region's very low vacancy rate and the increasing loss of rooming and boarding homes (the traditional source of housing for low-income singles) the numbers and types of households requiring emergency housing assistance has grown astronomically. The cost of this assistance for emergency shelters, hotels and motels has increased 216% from $426,169 in 1982 to an estimated $1,348,000 in 1984. As a result of this increase in costs the Regional Social Services Department has been exploring less expensive options to hotels and motels. As a result of this search, some 23 emergency shelter units are now being provided in the old City of Ottawa Police building and other facilities are being investigated for this winter. Funding for the emergency housing program for GWA recipients is on a 80/20 basis for the first $300/month and a 50/50 basis thereafter. For FBA recipients funding is on a 100% basis up to the first $300 and on a 80/20 basis thereafter.

- The provision of residential care for the aged and psychiatrically disabled in domiciliary hostels, through purchase of service agreements with providers.

**TABLE 2.15**
The Production of Assisted Social Housing
By Period in the RMOC

| Period | Public Housing Total | (RGI) | Non - Profit Total | (RGI) | Rent Supplement Total | (RGI) | Totals | |
|---|---|---|---|---|---|---|---|---|
| Pre 1970 | 1017 | (1017) | 1524 | | | | 2541 | (1017) |
| 1971-76 | 7100 | (7100) | 469 | ( 117) | 680 | (680) | 8249 | (7897) |
| 1977-83 | 501 | ( 501) | 3145 | (1697) | 409 | (409) | 4055 | (2607) |

There are approximately 1,065 beds in these facilities for which the Region provides a per diem of up to $20.50 for approximately 500 persons placed in those homes where purchase of service agreements are in place. These facilities generally provide room and board, with minimum recreational and or social activities, to an increasing number of psychiatric referrals. The domiciliary hostel program is currently the subject of a two phased review with Phase I (dealing with administrative matters) completed and Phase II (dealing with services and programs) scheduled for completion by the end of 1984.

- The operation of the Home for the Aged with 651 beds providing extended care facilities for an older, frailer population.

- The average age of the residents in the Homes for the Aged is 83. There are currently over 200 people on the waiting list. Because of the growing waiting list and the need to familiarize seniors with housing options while they are still living independently, a sub-committee of the Management Committee of the Homes for the Aged is currently exploring alternative housing strategies for seniors. Some of the alternatives being considered are "home sharing registries", granny flats and satellite homes.

## 2.8 Shelter Costs and Income

**Over the 1976 to 1981 period, income growth generally kept pace with growth in shelter costs in Ottawa-Carleton. Ownership costs grew more rapidly than rental costs, largely as a result of increasing interest rates; although house prices also increased significantly over the 5 year period. Since 1981, the situation has reversed; ownership costs have decreased as a result of decreased interest rates, while rental costs in both controlled and uncontrolled rental units have increased more rapidly than during the previous period.**

### 2.8.1 Home Ownership Costs

- House prices in Ottawa-Carleton increased by between 3.4% (bungalow) and 5.6% (two storey) annually between 1976 and 1981. The cost of buying a house, however, increased much more dramatically because of the increase in interest rates during the 1976-81 period, i.e. from 11.75% to 18%. The monthly cost for principal, interest and taxes (P.I.T.) on the average priced MLS bungalow increased by 11% annually from 1976 to 1981. Similarly, the Statistics Canada Shelter Index (owner), which includes mortgage payments as well as utilities and repairs etc., increased by 8.1% annually between 1976 and 1981. (See Table 2.16).

- Ownership costs have decreased significantly since 1981. Despite an annual growth in house prices of about 11% over the past 2 years, P.I.T. payments for the average MLS bungalow have decreased from $1,015 per month in 1981 to $937 per month in 1983, after increasing slightly during 1982. The decrease in ownership costs is the result of a decrease in interest rates from 18% in 1981 to about 12.5% in 1983. Average annual growth over the approximately 7 year period was 6.9%. The recent increase in interest rates to the 15% level for a 5 year mortgage will significantly increase ownership costs, but not to the level reached in 1981 and 1982.

### 2.8.2 Rental Costs

- Rental costs increased less markedly than ownership costs over the 1976-81 period. Rent for a two bedroom apartment increased by between 5.6% and 7.0% annually over the 5 year period; depending on which information source, C.M.H.C. (5.6%) or Ontario Ministry of Municipal Affairs and Housing (7.0%), is used. The Statistics Canada Shelter Index (rent) registered a 5.3% annual change over the period. (Table 2.17)

## TABLE 2.16

Ottawa-Carleton Ownership Costs
1976-1983

| | Ottawa-Carleton[1] Multiple Listing | | Royal Trust[1] | | Owner[3] Index (1971=100) | Monthly Carrying Costs[4] (Bungalow) |
|---|---|---|---|---|---|---|
| | Bungalow[1] | 2 storey | Bungalow | 2 storey | | |
| 1976 | $57,170 | $63,183 | $61,800 | $89,500 | 160.4 | $594 |
| 1977 | 58,501 | 67,047 | 62,800 | 91,100 | 178.2 | 558 |
| 1978 | 60,576 | 69,928 | 62,600 | 90,250 | 190.9 | 533 |
| 1979 | 63,241 | 73,094 | 62,000 | 89,000 | 200.0 | 643 |
| 1980 | 64,095 | 76,908 | 62,800 | 89,500 | 212.9 | 736 |
| 1981 | 70,298 | 82,864 | 73,100 | 109,500 | 236.8 | 1,015 |
| 1982 | 72,486 | 91,891 | 79,950 | 121,087 | 273.5 | 1,047 |
| 1983 | 86,388 | 107,636 | 94,775 | 139,175 | 300.0 | 937 |
| 7 year change | 27% | 45% | 29% | 35% | 71% | 76% |
| Average Annual Growth 1976-81 | 4.2% | 5.6% | 3.4% | 4.1% | 8.1% | 11.0% |
| 1981-83 | 10.8% | 13.9% | 13.9% | 12.7% | 12.6% | -3.8% |

[1]Ottawa-Carleton Real Estate Board
[2]Royal Trust, Survey of House Prices
[3]Statistics Canada.
[4]For Average MLS Bungalow; 25 year amortization; taxes equal to 1.5% of house price; Average N.H.A. interest rates; 10% downpayment.

## TABLE 2.17

Ottawa-Carleton Rental Costs
1976-1983

| | Two[1] Bedroom | Two[2] Bedroom | Rental[3] Index (1971=100) |
|---|---|---|---|
| 1976 | $229(Aug) | $280 | 119.7 |
| 1977 | 251(Sept) | 311 | 128.4 |
| 1978 | 275(Oct) | 302 | 135.9 |
| 1979 | 290(Oct) | 306 | 142.8 |
| 1980 | 297(Oct) | 335 | 148.5 |
| 1981 | 321(Oct) | 367 | 154.8 |
| 1982 | 370(Jan 1983) | 412 | 165.0 |
| 1983 | | 452 | 178.6 |
| 6 year change | 62% | 47% | 38% |
| Average Annual Growth 1976-81 | 7.0% | 5.6% | 5.3% |
| 1981-83 | - | 10.9% | 7.4% |

[1]Ontario Ministry of Municipal Affairs and Housing
[2]CMHC Rental Apartment Vacancy Survey
[3]Statistics Canada

- Unlike ownership costs, rental costs have increased since 1981. The Oct. 1983 CMHC survey indicated a $85 increase (11% annual increase) in the rent for a two bedroom apartment over the 1981 level. This represents a 7.1% annual growth rate over the 7 years (1976-83).

- Rent review has contributed to keeping rental costs down. The increases cited above (CMHC data) represent a blend of controlled (built before 1976) and uncontrolled apartments. Starting in April 1982, CMHC surveys have distinguished between controlled and uncontrolled apartments (Table 2.18). Over the 2 year period, April 1982 to April 1984, 1983, uncontrolled two bedroom apartments increased $111 (25%), controlled two bedroom apartments increased $49 (13%). In April 1982, uncontrolled two bedroom apartments were 15% more expensive than controlled two bedroom apartments; by April 1984 the difference was over 27%.

2.8.3 Income

- As indicated in Tables 2.19 and 2.20, incomes have increased markedly since the mid-seventies, and in most cases either matched or outpaced growth in housing costs over the same period (see Tables 2.16; 2.17). In real terms, however, (i.e. compared with growth in the Consumer Price Index) income has remained essentially constant since the mid-seventies (see Annex 'D' for definitions and limitations of income data).

**TABLE 2.18**

Average Cost of Controlled and Uncontrolled Two Bedroom Apartments
RMOC - April 1982 - April 1984

| | Uncontrolled | Controlled | Blend |
|---|---|---|---|
| April 1982 | $442 | $384 | $394 |
| October 1982 | 468 | 400 | 412 |
| April 1983 | 518 | 405 | 428 |
| October 1983 | 534 | 428 | 452 |
| April 1984 | 553 | 433 | 463 |
| 2 Year Change | $111 (25%) | $49 (13%) | $69 (18%) |
| Average Annual Growth | 12% | 6.2% | 8.4% |

Source: CMHC, Rental Apartment Vacancy Surveys

**TABLE 2.19**

Ottawa-Carleton Income
1975-1981

| | Index of Ottawa-Hull Average Weekly Earnings[1] (1971=100) | Median Family Income |
|---|---|---|
| 1975 | 142.9 | $19,967 |
| 1976 | 160.2 | |
| 1977 | 173.0 | $25,692 |
| 1978 | 184.4 | |
| 1979 | 199.6 | $26,459 |
| 1980 | 218.2 | |
| 1981 | 244.8 | $33,312 |
| Total Change | 71.3% | 66.8% |
| Average Annual Growth | 9.4% | 8.9% |

[1]From Statistics Canada, Employment, Earnings and Hours, Cat.72-002.
[2]From Statistics Canada, Income Distribution by Size in Canada, Cat.13-207.

**TABLE 2.20**

Income Reported on Income Taxes

| | Median Total Income | | Median Employment Income | |
|---|---|---|---|---|
| | Male | Female | Male | Female |
| 1976 | $13,092 | 7,010 | 12,943 | 7,307 |
| 1977 | $14,076 | 7,654 | 13,990 | 3,019 |
| 1978 | $15,208 | 8,085 | 14,978 | 8,569 |
| 1979 | $16,178 | 8,672 | 16,087 | 9,244 |
| 1980 | $17,877 | 9,910 | 17,389 | 10,000 |
| 1981 | $20,232 | 11,390 | 19,513 | 11,198 |
| 1982 | $22,646 | 12,956 | 21,724 | 12,882 |
| Six Year Change | 73% | 85% | 68% | 76% |
| Average Annual Change | 9.6% | 10.8% | 9.0% | 9.9% |

Source: Statistics Canada, Administrative Data Development Division (unpublished).

**TABLE 2.21**
1980 Income
Ottawa-Hull CMA - Ontario Part

| Household or Family Type | Number | Average Income |
|---|---|---|
| All Households | 200,465 | $27,893 |
| Male Head | 136,590 | $31,901 |
| Female Head | 63,875 | $19,323 |
| Tenant Households | 98,595 | $19,406 |
| Family[1] | 45,790 | $22,961 |
| Non-Family[2] | 40,635 | $14,036 |
| Owner Households | 100,590 | $36,148 |
| Family[1] | 80,790 | $37,696 |
| Non-Family[2] | 9,740 | $19,702 |
| Lone-Parent Families | 17,935 | $18,265 |
| Male Head | 3,105 | $28,961 |
| Female Head | 14,835 | $16,029 |
| Husband-Wife Families | 122,635 | $33,844 |
| With Children | 76,740 | $36,119 |
| Without Children | 45,895 | $30,041 |

[1]Census families without additional persons
[2]One-person households
Source: Statistics Canada, Cat 93.942

- The limited historical data that are presented above do not reveal the significant variations in income amongst different household and family types. Table 2.21 presents 1980 income data for various household and family types from the 1981 census. There are pronounced income differences between tenants and owners; between husband-wife families and lone-parent families; between family households and non-family households; and, between female-headed households and male-headed households.

- Ottawa-Carleton fared well when compared with income levels and housing costs in other Canadian cities. As indicated in Table 2.22, the RMOC had the second highest average income while average rent ranked third highest and average owner costs ranked fourth among the seven cities. (See also section 3.4.2.3 and Table 15 Annex B for a comparison of affordability among the cities). The RMOC had the second lowest incidence of poverty for both families and individuals.

**TABLE 2.22**

Intercity Comparison of Income and Housing Costs - 1980

| Census Division | 1980 Average Household Income (Rank) | Incidence of Low Income | | Average Rent (Rank) | Average Ownership Costs (Rank) |
|---|---|---|---|---|---|
| | | Families (Rank) | Individuals (Rank) | | |
| Ottawa-Carleton R.M. | $28,003 (2) | 10.9% (6) | 31.2% (6) | $367 (3) | $458 (4 |
| Hamilton-Wentworth | $23,896 (6) | 14.0% (3) | 41.2% (2) | $308 (6) | $397 (6) |
| Metro Toronto | $27,476 (4) | 13.2% (4) | 33.6% (5) | $364 (4) | $466 (3) |
| Winnipeg | $23,115 (7) | 14.5% (2) | 40.3% (3) | $320 (5) | $366 (7) |
| Calgary | $30,570 (1) | 10.2% (7) | 29.3% (7) | $460 (1) | $557 (1) |
| Greater Vancouver | $27,742 (3) | 11.2% (5) | 34.7% (4) | $411 (2) | $472 (2) |
| Quebec City | $24,294 (5) | 16.2% (1) | 44.6% (1) | $293 (7) | $413 (5) |

Source: Statistics Canada, Cat: 95-943; 93-918-922

## 3.0 FUTURE HOUSING REQUIREMENTS

This section of the report provides a projection of probable short term, e.g. 1984-1988, housing requirements based on an analysis of the demand determinants for housing. These projections are provided in terms of overall production requirements, as well as rental vs. ownership. The need for assisted housing is also examined in this section in order to establish future assisted housing program requirements.

### 3.1 Overall Housing Requirements

**Between 5,500-5,600 units will be required annually to 1988**

- Based on an analysis of the demand determinants for housing listed in Table 3.1 and discussed below, approximately 27,750 additional dwelling units will be required between 1984 and 1988. The requirements are based on five year household growth periods and represent the need for between 5,500 and 5,600 units annually. This yearly requirement should not be considered in isolation as annual production levels are more often affected by such factors as market conditions, interest rates, shelter costs, and government policies than anticipated demand for housing. Consequently annual production levels will fluctuate as these factors change. In order that adequate housing be provided over the projection period, these trends should balance out and the five year projection requirement should be realized. It should be noted that there likely will be significant constraints in meeting this requirement. Those constraints are outlined in Section 4.

**TABLE 3.1**

Summary of Total Housing Demand
Ottawa-Carleton 1984-1988

| | 5 Year Requirement | Annual Requirement |
|---|---|---|
| To accommodate new households | 24,000 | 4,800 |
| To provide for 3.0% vacancy in the rental market | 3,250 | 650 |
| To replace demolished units | 500 | 100 |
| Total Unit Requirements | 27,750 | 5,550 |

#### 3.1.1 Units Required to House New Households

**4,800 units annually will be required to meet the demand of new households.**

- The Regional Official Plan is based on the assumption that the population of the RMOC could increase to one million within 25-40 years of its adoption in 1974. This assumption was predicated on a continuation of the population growth experienced in the 1961-1971 period. As Section 2 indicated, growth is not taking place as quickly as was then expected.

- In order to determine possible future population levels, a series of population and household forecasts have been developed for a review of the Regional Official Plan which is now underway. The population projections are contained in the draft document Population Projections, Ottawa-Carleton 1981-2001, April 1983. Two projections, to the year 2001, are presented in that

report, a high of 723,000 and a low of 623,000[1]. These projections represent a reasonable range of population growth which could occur by the turn of the century; provided the underlying assumptions regarding fertility, mortality, and employment-induced migration are met.

- Using the revised range of population projections identified in the Population Projection report, an additional projection was developed for the purpose of the Housing Statement. This projection uses the same assumptions regarding fertility and mortality as the high and low referred to above, but uses as its migration assumption the average annual net migration for the 1971-1981 period, which was 3,800 persons/year.

- It is believed that this rate more realistically reflects the rate of migration in the recent past and is more appropriate for a short term projection. The different assumptions are summarized in Table 3.2 and the projected population levels in Table 3.3.

[1]These projections were developed using 1976 fertility rates. When 1981 fertility rate became available these projections were run again resulting in a revised high of 725,500 and revised low of 625,600.

**TABLE 3.2**

Comparison of Assumptions Employed in Various Ottawa-Carleton Population Projections

| Assumption | Low Alternative | High Alternative | Housing Statement Projection |
|---|---|---|---|
| Base Year | - 1981 | 1981 | 1981 |
| End Year | - 2001 | 2001 | 1988 |
| Fertility rate | - Actual 1981 fertility rate of 1364.7 - held constant | Same | Same |
| Migration | Average increase 1976-81 of 1,760 held constant | average increase 1961-81 of 6,000 held constant | average increase of 1971-81 of 3,800 held constant |
| Mortality | - Small increase in longevity | Same | Same |
| 1988 population | 583,240 | 615,036 | 598,500 |

**TABLE 3.3**

Population Forecast RMOC
1981-1988

| Forecasts | | | | | | | |
|---|---|---|---|---|---|---|---|
| Actual | | | Housing Statement Forecast | | | | |
| 1981* | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
| 546,833 | 554,300 | 561,700 | 569,200 | 576,600 | 584,000 | 591,300 | 598,500 |

Source: Census
Source: Statistics Canada

- By applying actual 1981 propensities to form households by age groups and type of household to the above-noted population levels, the following household requirements by type of household are obtained.

### 3.1.2 The Impact of the Growth in Households 1983-1988

**Analysis of changing distribution of age of household head suggests that major changes in household demand will come as a result of the baby boom generation maturing and moving into the home ownership market, along with a significant increase in households 65 years and over who have much more complex housing requirements.**

- The distribution of households by age of head demonstrates some important trends in housing demand. As Tables 3.5 and 3.6 demonstrate, the 35+ age group, a group which traditionally is already established in the housing market, will see significant increases in population. In fact, as this baby bulge moves through the population it will cause changes in the nature of demand. 55% of all household growth in the 1983-88 period will occur in the 35-55 age group. Just as this group resulted in increased rental demands in the 60's and 70's, it will now impact on the ownership market.

**TABLE 3.4**

Household Forecasts RMOC
1983-1988 by Type of Households

| | Family Households | Non-Family Households | Total Households |
|---|---|---|---|
| 1983 | 146,445 | 64,067 | 210,512 |
| 1984 | 150,049 | 65,425 | 215,464 |
| 1985 | 153,619 | 66,736 | 220,355 |
| 1986 | 157,170 | 67,995 | 225,165 |
| 1987 | 160,677 | 69,204 | 229,881 |
| 1988 | 164,120 | 70,357 | 234,477 |

**TABLE 3.5**

Households by Age of Head of Household and
Traditional Housing Demand Cycles
1976, 1983, 1988

| Housing Cycle | Age Group | 1976 | Projection Period | |
|---|---|---|---|---|
| | | | 1983 | 1988 |
| Stay at home | 0-14 | 0 | 0 | 0 |
| Apartment phase | 15-24 | 17,045 | 16,463 | 14,546 |
| Entering Housing 1st time | 25-34 | 44,130 | 55,003 | 59,139 |
| Established in Housing Market | 35-44 | 32,795 | 43,906 | 54,056 |
| | 45-54 | 31,675 | 33,496 | 37,021 |
| Empty Nester | 55-64 | 25,325 | 30,288 | 31,840 |
| Retirement | 65+ | 23,330 | 31,357 | 37,875 |
| TOTALS | | 174,300 | 210,513 | 234,477 |

- Aside from the maturing of the baby boom generation, the only other group to increase its share of growth (see Table 3.6) in the 1983-88 period is the 65+ group which has much more complex housing requirements ranging from independent private market housing through institutional care. This group is expected to account for 27% of the household growth between 1983 and 1988 and may replace much of the demand for apartment living that was created by the baby boom generation in the 60's and 70's. This may cause significant shifts in demands for services and facilities, e.g. elderly recreational spaces and on site medical services, in structures that had been built and designed for a much younger generation.

**TABLE 3.6**

RMOC Region
% of Total Household Growth
by Age of Head of Household
1976-83, 1983-88

| Age Groups | 1976-83 | 1983-88 |
|---|---|---|
| 15-24 | -1.6 | -7.9 |
| 25-34 | 30.03 | 17.25 |
| 35-54 | 35.77 | 55.81 |
| 55-65 | 13.70 | 6.47 |
| 65+ | 22.75 | 27.19 |

### 3.1.3 Units Required to Provide for a 3% Rental Vacancy Level

**650 rental units a year or 3,250 over the 5 year forecast period are required above and beyond the number of rental units needed to house new households in order to increase the rental vacancy to 3%.**

- The level of rental vacancies has a significant effect on the equilibrium of the housing market in that it facilitates mobility in the housing stock. Without a reasonably high vacancy level, shelter costs, both ownership and rental, are forced upwards and access to housing is restricted particularly to low and moderate income households who generally have fewer housing options.

- Vacancy rates throughout Ottawa-Carleton are currently (Apr 1984) at extremely low levels of around 0.3% and have been hovering around this level for almost two years (see Table 4.2). Based on a 1983 estimated rental stock of approximately 105,000 units, the current vacancy level represents approximately 315 vacant rental units.

- In order to provide for a 3% vacancy level which is generally recognized as a level which is sufficient for providing for mobility as well as ensuring landlords an adequate rate of return, an additional 3,200 rental units are required over the next five year period above and beyond the new rental units required to meet new rental housing demand. The 3,200 units comprise 2,835 units needed to meet a 3% vacancy level in the existing (1983) rental stock as well as approximately 315 rental units needed to maintain the 3% vacancy level in the new additions to the rental stock between 1984 and 1988.

### 3.1.4 Replacements for Units Lost through Demolition and Conversion

**Approximately 100 units/year must be added to the stock to replace units lost through demolition.**

- The Regional Official Plan assumes that 15,000 residential units would be demolished over the period of the Plan. Based on a 30 year planning period, this assumption represents some 500 units/year and reflects the number of demolitions which occurred during the 1970-73 period, the time which the Plan was prepared.

- As can be seen from Table 3.7 however, demolitions are currently occurring at 1/5 rate of that experienced in the early 1970's. With the current trend to revitalize and renovate older houses and neighbourhoods somewhat stimulated by government

programs like NIP[1] and ONIP[2], RRAP[3] and OHRP[4], and partially by private rehabilitations, the current level of demolitions is not expected to increase and may in fact decrease. For the purpose of this report a level of 100 units/year is considered appropriate. It is also clear that current Regional Official Plan assumptions regarding conversions are outdated and in need of revision.

- Though demolitions have had relatively little impact on the housing market in the past, the demolition of low and moderate cost rental units for expensive condominiums and commercial development looms as a potential problem during the study period. This could result in an increase in overall housing requirements. This has been occurring more frequently in Toronto over the past few years and has reached such a level that the City of Toronto has requested special legislation on demolition from the Provincial government to control this activity. Over the past year the trend has also surfaced in Ottawa-Carleton with the potential demolition of 500 low cost rental housing units in Alvin Heights in the City of Ottawa being the most obvious example.
- Conversions also affect the size of the total housing stock and should also be taken into consideration if they result in a significant gain or loss in units. A study done by the Regional Planning Department of building permits issued by the City of Ottawa between 1976 and 1983 indicates that the effect of conversions to date has been minimal in that there was only a 95 unit gain as a result of conversions during the study period.[5] See Annex 'C' for the results of this study.

**TABLE 3.7**
Demolitions by Type Ontario Portion of Ottawa-Hull CMA: 1969-1983

| Year | Total | Singles & Semis | Row | Apartment |
|---|---|---|---|---|
| 1969 | 483 | 241 | 62 | 180 |
| 1970 | 444 | 233 | 82 | 129 |
| 1971 | 704 | 231 | 14 | 459 |
| 1972 | 605 | 293 | 197 | 205 |
| 1973 | 441 | 252 | 45 | 144 |
| 1974 | 315 | 195 | 33 | 87 |
| 1975 | 111 | 92 | 6 | 13 |
| 1976 | 191 | 121 | 39 | 31 |
| 1977 | 186 | 130 | 13 | 43 |
| 1978 | 196 | 147 | 14 | 35 |
| 1979 | 200 | 140 | 12 | 48 |
| 1980 | 131 | 99 | 13 | 19 |
| 1981 | 81 | 58 | 4 | 19 |
| 1982 | 108 | 77 | 10 | 21 |
| 1983 | 124 | 82 | 3 | 39 |

Source: Statistics Canada, Building permits, Cat. 64-203

[1]Neighbourhood Improvement Program
[2]Ontario Neighbourhood Improvement Program
[3]Residential Rehabilitation Assistance Program
[4]Ontario Home Renewal Program

[5]These conversion figures should be viewed with caution because of limitations and inconsistencies in the manner in which dwelling units are tabulated in some types of conversions. These are, however, the best data currently available.

## 3.2 Ownership/Rental Requirements

**Of the 24,000 new units required between 1983-1988 to meet new household growth roughly 55% or 13,250 units (2,650 units annually) will be required to meet ownership demand and 10,750 units (2,150 units annually) will be required to meet new rental demand. An additional 3,750 rental units or 750 units annually will be required to provide for a 3% vacancy and to replace units (mainly rental) lost through demolition.**

- Since 1966 there has been a 50/50 split between ownership and rental units in the RMOC. This balance is depicted in Table 2.10 - in Section 2.6.4. During the mid to late 80's however, it is expected that this balance will gradually shift in favor of ownership housing, as the proportion of household heads in the main ownership groups (34-54) increases.

- Between 1971 and 1983, 55% of all units completed were for sale rather than for rental purposes (including condominiums). This level of demand is expected to increase gradually during the 1984-88 period because of the aging of household heads referred to above, and this in turn translates into a 5 year 13,250 unit ownership requirement.

- Between 1971 and 1983, 45% of all units completed were for rental purposes, with a majority of these completions occurring in the 1971-76 period. Over the next five years it is expected that rental requirements will decline gradually and will result in a five year 10,750 unit requirement.

- As mentioned previously, approximately 3,200 additional rental units are required by 1988 to achieve a 3% vacancy level. In addition, it is expected that many of the 500 units expected to be lost through demolition will be units which were previously rented. In total, 3,750 new rental units will be required by 1988 above and beyond the 10,750 rental housing units needed to accommodate anticipated new rental household demand.

- Significant fluctuations between annual unit requirements and annual completions are likely in any one year given varying levels of migration to the region, interest rate levels, and the availability of government housing incentive programs.

**TABLE 3.8**
Housing Demand by Tenure
An Estimate of Total & Annual Requirements to 1988

| TYPE | TOTAL REQUIREMENTS | ANNUAL REQUIREMENTS |
|---|---|---|
| Ownership | 13,250 | 2,650 |
| Rental | 14,500 | 2,900 |
| 1)Households | (10,750) | (2,150) |
| 2)vacancies, demolitions | (3,750) | (750) |
| Total | 27,750 | 5,550 |

### 3.3 Unit Type of Requirements

**Ground-Oriented housing requirements will average between 65-75% of total housing requirements during the projection period.**

- The provision of an adequate number of ground-oriented housing units is a major objective of the regional official plan. This objective is based on the premise that families with children should generally have ground-oriented housing. To ensure this objective the plan provides that 55% of all new housing built on vacant land will be ground-oriented.

- Analysis of current trends and projections of households by type, including an analysis of the number of family households without children (currently representing some 33% of all households) along with current propensities to form households by age of household head suggest that 65% of all new housing requirements or 18,000 units should be ground-oriented. This level of activity will be sufficent to accommodate demand from new family households with or without children, as well as non-family households demanding ground-oriented housing.

**TABLE 3.9**

Orientation of Housing Demand
Ontario Portion of Ottawa-Hull CMA, 1976-81

| Age of Head | % Ground Oriented | | % Non-Ground Oriented | |
|---|---|---|---|---|
| | 1976 | 1981 | 1976 | 1981 |
| 15-24 | 22.8 | 28.4 | 77.2 | 71.6 |
| 25-44 | 67.1 | 68.9 | 32.9 | 31.1 |
| 45-64 | 72.9 | 74.9 | 27.1 | 25.2 |
| 65 & over | 48.9 | 48.7 | 51.1 | 51.3 |
| Total | 62.2 | 64.4 | 37.8 | 35.6 |

- The demand for non-ground oriented housing e.g. apartments is expected to be approximately 9,500 units over the projection period.

- Analysis of completion statistics by orientation in Table 3.10 suggest that there will likely be no problem in meeting ground oriented requirements but that non-ground oriented requirements, not presently a stated concern in the official plan will be harder to realize. This is discussed further in Section 4.

**TABLE 3.10**

RMOC Completion Statistics by Orientation

| Year | Completion | % Ground Oriented | % Non-Ground Oriented |
|---|---|---|---|
| 1978 | 7,731 | 82.3 | 17.7 |
| 1979 | 6,258 | 78.3 | 21.7 |
| 1980 | 2,943 | 87.1 | 12.9 |
| 1981 | 2,905 | 69.6 | 30.4 |
| 1982 | 3,644 | 65.0 | 35.0 |
| 1983 | 6,636 | 77.8 | 22.2 |

### 3.4 Assisted Housing Requirements

#### 3.4.1 Introduction

Unfortunately, there is no definitive, nor universally accepted indicator of assisted housing requirements. A number of indicators are available which give an idea of assisted housing requirements, as well as the groups whose needs are most pressing.

Generally those households in need of assisted housing are ones who have an income which is insufficient to provide for the basic necessities of life, including food, clothing and shelter.

**This section looks at several indicators of housing needs, including: the region's housing affordability analysis, which measures overall levels of housing affordability and adequacy; the results of the region's non-profit housing demand survey; and, the waiting lists of the Region's assisted housing agencies.**

### 3.4.2 Housing Affordability Analysis

**The number of households experiencing housing affordability problems increased between 1974 and 1981.**

- A detailed description of the Region's housing affordability analysis can be found in Annex 'B'. Briefly this analysis explores through a series of special cross tabulations from the 1981 census, the number of households, by type of household and income who are paying more than 25% and 30% of their income on shelter costs. As this form of analysis was undertaken in the mid 70's using the data from CMHC's "1974 Special Housing Unit Survey", some conclusions can be drawn on how households in Ottawa-Carleton have fared over the intervening period. Some key findings are as follows: (The reader is referred to Annex 'B' for a more detailed discussion of the methodology, its limitations and detailed tables).

#### 3.4.2.1 Comparison of Affordability 1974 and 1981

- The percentage of households paying more than 25% of their income on housing increased by 14% from 23.1% of all households in 1974 to 26.4% of all households in 1981. There were 52,230 households paying in excess of 25% of their income on housing in 1981. (See Annex 'B', Table 3).

- There was a greater incidence of middle and upper income households paying in excess of 25% of their income for housing in 1981 than in 1974. For example, middle income households comprised 41.9% of all households paying in excess of 25% of their income on shelter costs, up from 33% in 1974, the upper income group comprised 15.6% in 1981 up from 5.8% in 1974 while low-income comprised 42.5% in 1981 down from 61.2% in 1974. (See Annex 'B'. Tables 5 and 6).

- Though the percentage of low-income households as a percent of all households paying in excess of 25% of their shelter costs on housing declined, the affordability situation for the group itself neither improved nor deteriorated between 1974 and 1981 remaining at the relatively high and unacceptable level of 73.4% of low-income households paying in excess of 25% shelter costs. (See Annex 'B', Table 4).

- Of the 22,200 low-income households experiencing affordability problems in 1981, only 4,990 or 22% were ownership households, who may by choice be paying in excess of 25% of their shelter costs in order to enjoy the benefits of home ownership; 78% or 17,215 households are renters and this group is almost equally divided between 8,800 family households who are generally eligible for assisted social housing units and 8,415 individual households. The low-income individual group comprises 6,215 individual households under the age of 60, and 2,200 over the age of 60.

- Unlike the situation of low-income households, which remained unchanged between 1974 and 1981, the situation for middle-income households deteriorated with the percentage of middle-income households paying in excess of 25% shelter costs almost doubling from 22.5% in 1974 to over 40% in 1981.

- Of the 21,865 middle-income households paying in excess of 25% shelter costs, 35% are ownership households, who may be by choice paying in excess of 25% for the privilege of

home ownership. 65% or 14,105 of the middle-income households paying in excess of 25% shelter costs were tenant households, 41% of which are family households (5,905) and 59% are individual person households. (See Annex 'B', Table 8).

3.4.2.2 The Effect of Increasing the Rent-to-Income Ratio from 25% to 30%

- There has been much debate over the appropriate method of determining affordability. There is no universallly accepted percentage of income that households can afford to spend for housing. 25% of gross income has been widely used in the past, but recent studies have been using the 30% rent-to-income ratio. It should be noted, however, that these rent-to-income ratios should be viewed as guidelines. For very low income households, the 25% rent-to-income ratio is far too high, while for high income households, rent-to-income ratios higher than 30% may not be a financial burden.

- Data for 1974 were available only at the 25% rent-to-income ratio for the Ontario part of the C.M.A., thus the previous section used 25% as the basis for 1981 as well. This section summarizes the effects of increasing the rent-to-income ratio from 25% to 30% for the 1981 Census data (see also Tables 9 to 11 in Annex 'B'.

  - Overall, the number of households in need decreased by 9,200 (from 52,230 to 43,025); the overall percentage decreased from 26.4% to 21.8%.

  - The number of low-income households in need was relatively unaffected, decreasing by only 1,280 (from to 20,920).

  - The moderate income group accounted for the largest decrease in number of households in need (5,230 hhlds).

  - The high income group had the largest percentage decrease, 33% (2,680 hhlds).

  - The number of tenant households in need declined by 16% (from 33,350 to 28,155).

  - The number of owner households in need decline by 21% (from 18,880 to 14,870).

3.4.2.3 Affordability Problems of Tenant Households

- Tenants have the most pressing affordability problems. There were nearly twice as many tenants paying 30% or more of their income for housing as there were owners paying 30% or more (many of the latter probably choose to pay high percentages of their income for the benefits of house ownership). Of the 97,200 tenant households, some 28,000 were paying 30% or more of their income for shelter in 1981. The median income for tenants households was about one half of that for owners. Nearly 80% of the 30,240 low-income households were tenants (see Tables 12 to 14, Annex 'B').

- Low income and moderate income tenants comprised about 96% of those in need (rent exceeded 30% of income). Low income tenants made up 58% of those in need (16,250 hhlds). Moderate income tenants comprised 38% of those in need (10,500 hhlds).

  - Non-family households comprised the largest number of tenant households in financial need. Over 14,000 non-family tenant households were paying more than 30% in 1981. Among non-family households, single person households had the greatest need with some 13,500 paying 30% or more. Female headed non-family households comprised about 65% of those non-family households in need. Women under the age of 65 accounted for about 70% of those female headed households in need. Non-family tenant households under the age of 60 comprised over 40% of all tenant households in need in the Region. There are currently no housing assistance

programs for individuals under the age of 60 unless they are disabled.

- Among one-family tenant households (excluding lone-parent families) about 23% (8,200 hhlds) were paying 25% or more of their income for rent in 1981. Of these, about 4,300 (52%) were couples without children at home and 3,900 (48%) were couples with children at home.

- About 55% of lone-parent tenant households were paying more than 25% of their income for rent in 1981, and about 45% were paying 30% or more. Of those paying 30% or more, over 93% were female headed families (87% of all lone-parent households are female headed), and 60% of these were headed by women under the age of 35. Over 80% of lone-parent households with affordability problems were low income households, as compared with 58% for all tenants in need.

3.4.2.4 Intercity Comparison of Affordability

- Table 15, Annex 'B' shows 1981 affordability data for six other Canadian cities. As can be seen from the table, the percentage of tenants with affordability problems in Ottawa (29.4%) is comparable to that in other Eastern cities: Hamilton (32.2%); Toronto (31.2%); and Quebec (27.0%); but is significantly lower than in Western cities: Calgary (46.4%); Vancouver (40.7%); and Winnipeg (36.4%). For homeowners, Ottawa shared the lowest incidence of affordability problems with Winnipeg (both 16.6%). Hamilton (18.3%) and Quebec City (20.0%) were also lower than average; while Toronto (22.1%); Vancouver (24.2%) and Calgary (30.0%) had above average incidences. It should be noted that these data are for one-family households without additional persons only.

3.4.2.5 Conclusions

- The above noted findings suggest the following conclusions:

  - Existing assisted social housing stock in Ottawa-Carleton has been somewhat effective in preventing a further decline in housing affordability for low-income households but has not grown fast enough to decrease the percentage of low-income households with affordability problems. This result is not unexpected given the shift in emphasis in assisted social programs which occurred during the period and the relatively few rent-geared-to-income units produced.

  - Rent controls have not been entirely effective in preventing an increasing number of middle-income households from experiencing affordability problems. Other than those upper middle-income households that can afford the market rents in non-profit and co-operative units, there are no programs to assist this group. This is unlike the situation in the mid 70's, where the AHOP program (Assisted Home Ownership Program) and the old non-profit program, provided effective housing assistance.

  - For most of the over 14,000 unattached individual tenant households experiencing shelter costs in excess of 30%, there are currently no housing assistance programs available other than the regional social service rent supplement subsidy, which provides a limited amount of assistance. The majority of this group is composed of low-income women, for whom affordable shelter is in extremely short supply. (See Annex 'B', Table 14).

3.4.3 The Region's Non-Profit Demand Survey
(Assessment of Housing Need)

**The Region's non-profit housing demand survey conducted in 1982 revealed a need for 836 family and 646 senior citizen rent-geared-to-income units, in addition to the existing housing stock at the time**

**of the survey. The methodological limitations, prescribed by the Provincial Ministry of Municipal Affairs and Housing, results in a very conservative estimate. Furthermore there are indications that the housing needs of low-income households have increased since the time of the survey.**

- In 1982 a study was initiated by the Regional Planning Department to assess the requirements for additional non-profit housing in the Region. Need for this study was found both in the perceptions of the current rental shortage in the Region and by the desire of several municipalities to assess the demand for non-profit housing in their municipalities. The assessment was required by the Provincial Ministry of Municipal Affairs and Housing, who are responsible for the Municipal Non-Profit Housing Program.

- The study was based on a sample survey of 10,000 households in three target groups: senior owners, senior tenants and non senior tenants. (A complete discussion of the survey, the methodology applied and conclusions can be found in Regional Non-Profit Study, available in the regional planning department). In all, approximately 5000 households or 50% of the sample size responded to the survey resulting in the following observations.

- A significant proportion of sampled housholds were interested in renting non-profit housing. Potential users comprise 6.1% of all renter households representing 7,700 households.

- 81% or 6,249 were interested in family non-profit units and 19 percent or 1,445 households were interested in senior citizen units.

- 20% of the households including 836 family households and 646 senior citizen households also qualified on a needs tested basis for rent-geared-to-income housing. This is in addition to those 10,000 or so households who are currently in assisted housing.

- In addition, a market analysis conducted in conjunction with the demand survey indicated a continued shortfall in rental housing relative to demand through 1985. This rental shortfall in conjunction with the result of the non-profit demand survey suggested that additional non-profit activity above and beyond the approximately 600 units/year currently allocated to Ottawa-Carleton could be justified. Based on current levels of allocations and what could realistically be expected from the senior levels of government in terms of additional allocation per year, a three year target of a minimum of 2,400 units was recommended.

- Regional Council, upon review of survey results and recommended target levels, indicated that the results had not adequately reflected current need levels and that additional analysis of housing needs was required: this study represents that further analysis.

- Additional analysis of overall levels of housing need is found in Section 3.4.2 and analysis of the various housing waiting lists in the Region is found in the following section. It is concluded that the estimate of housing needs and the targets generated by the non-profit study be viewed as minimal requirements because of the conservative methodology that was used. This methodology had two main limitations which severely limited a true estimate of "need". First, it excluded all households which are not currently eligible for assisted housing. This includes all single person households, less than 50 years of age as well as family households without children. As section 3.4.2 indicated, low-income single person households comprise a significant proportion of the region's low income housing need. In addition, the study team were instructed to treat non-respondents

to the survey as if they were not interested in non-profit housing.

- Research into non-respondents conducted in the Region of Peel, as part of the Ministry of Municipal Affairs and Housing Act prototype non-profit demand survey, indicated that there are valid reasons why households did not respond to surveys e.g. ill health, unable to understand, moved, frustrated with surveys. Further follow-up with the non-respondent group also indicated that there was no significant difference between the characteristics of the non-respondent group and those who responded, suggesting that the former group's housing needs are similar to those who responded. This fact alone could double the rent-geared-to-income requirements identified in the region's non-profit housing demand survey.

3.4.4 Waiting Lists

3.4.4.1 General

**Area waiting lists, though a poor indicator of housing needs, indicate a large and growing demand for rent-geared-to-income housing in the region. An accurate assessment of this demand, however is difficult because of the proliferation of waiting lists and lack of a common method of needs assessment. This problem, however, will likely be largely overcome once OCRHA's and City Living's waiting lists for rent-geared-to-income housing are merged and agreement is reached on a mutually acceptable needs rating system.**

- Assisted rental housing in the RMOC is provided by a large and diverse group of housing agencies including: the Ottawa-Carleton Regional Housing Authority, which manages the public housing and rent supplement portfolios in the Region; City Living and other municipal non-profit corporations, like those established in the Townships of Goulbourn, Rideau, Osgoode, and Cumberland; private non-profit groups like Centretown Citizens (Ottawa) Corporation etc.; and co-operative non-profit groups. Until recently each of these agencies maintained its own waiting list and employed its own unique method to determine an applicant's current housing status (need) and to priorize their respective applicants.

- Though the diversity of delivery agencies for housing is healthy and should be encouraged, the lack of a uniform needs assessment information system and the problem of application duplications between agencies, makes an overall assessment of rent-geared-to-income waiting list demand difficult.

- As the draft regional housing statement update was being prepared in late 1983, the Minister of Municipal Affairs and Housing indicated that housing agencies in the province could increase their percentages of rent-geared-to-income units if they agreed to adopt a provincially designed point rating system for determining relative needs among applicants and participated in the preparation and maintenance of joint waiting lists with other provincial agencies (eg. local housing authorities) providing assisted housing. After some intitial problems the City of Ottawa has agreed with the Minister's initiative and as this report is being written City Living's and OCRHA's waiting lists are being merged based on the existing OHC point rating system. The OHC point rating system, however, is currently under review by a committee of two comprising the Chairman of OHC and the political chairperson of AMO's Housing Committee. Their report is expected to be forwarded to the Minister of Municipal Affairs and Housing at the end of July 1984.

- While the area's two largest waiting lists are now being merged, the following analysis focuses on the waiting lists prior to the merger and uses the most recent information on duplication to determine rent-

geared-to-income requirements. Information from applications received in September 1983 revealed a duplication factor of about 25%. This level of duplication is assumed in the analysis.

3.4.4.2 Ottawa-Carleton Regional Housing Authority

**The Ottawa-Carleton Regional Housing Authority waiting list for families has increased by more than 100% since Jan 1981, and will exceed 2,000 by Jan 1985 if applications continue at the current rate. The number of family applicants with 60+ points (those considered in immediate need of housing) has also increased and currently (Dec 1983) comprises 347 families and 61 seniors.**

- The Ottawa-Carleton Regional Housing Authority has access to some 10,044 rent-geared-to-income housing units, 86% of which are conventional public housing units and the remainder rent supplement units.
- Since the expansion of the housing authority, from essentially an area municipal one to a regional one in Jan 1981, the demand for assisted housing, as evidenced by the growth in the waiting list, has increased dramatically. Table 3.11 indicates the change in demand as expressed by OCRHA's waiting list between Dec 1979 and Dec 1983.

**TABLE 3.11**

Growth in Demand in OCRHA's Waiting List, 1979-1983

| | Families on List | Seniors on List | Total |
|---|---|---|---|
| Dec 79 | 330 | 497 | 827 |
| Dec 80* | 747 | 467 | 1,214* |
| Dec 81 | 1,004 | 417 | 1,421 |
| Dec 82 | 1,329 | 379 | 1,700 |
| Dec 83 | 1,524 | 433 | 1,957 |

*Include 185 OHC and 147 OHC senior citizen files transferred to OCRHA when regional authority was established.

- The above figures indicate a gradual decline in the number of senior citizen applicants until this year. The number of family applications however has increased by over 100% since the Ottawa-Carleton Regional Housing Authority was established.
- A detailed analysis of OCRHA's family applications between April 1981-April 1983, [including the ratio of new applications, the rate at which applications are cancelled and the rate at which applicants are housed (ie. turnover rate)] indicate that the OCRHA waiting list will likely grow by 300-350 applications per year.
- More important, however, is the growing number of households who are deemed in urgent need, as a result of the OCRHA's point rating system. There are 347 families and 61 senior citizens with 60+ points (whose housing needs are considered very urgent).

3.4.4.3 City Living Waiting Lists

**City Living waiting lists have increased almost 300% since 1980 and currently comprise some 1,495 families and 197 seniors. The number of family applicants classified as very urgent, however, has increased by over 350% and now comprises some 835 family households.**

- City Living (the City of Ottawa's Non-Profit Housing Company) currently manages approximately 2,700 units of assisted housing in the City of Ottawa. Unlike OCRHA, City Living manages a much more diverse portfolio including low income rental units built under the limited dividend program, and non-profit units built under both the old and new enabling sections of the National Housing Act. This mixed portfolio means that City Living must maintain waiting lists not just for rent-geared-to-income tenants but also for market rent tenants (75% of the units in the new non-profit portfolio), below market rent tenants for units in the old

non-profit portfolio, and lower income tenants for units in the limited dividend portfolio.

- Table 3.12 indicates that the waiting list for City Living units has increased by over 300% in the 1980-1983 period, with the large majority of demand for family units. Like OCRHA's waiting list, senior citizen applications have recently (in 1983) begun to increase, reflecting the lack of market rental opportunities for this growing age group.

**TABLE 3.12**

City Living Waiting List
1980-1983
(Sept-Oct Statistics)

| | Families | Seniors | Total |
|---|---|---|---|
| 1980 | 399 | 31 | 430 |
| 1981 | 727 | 95 | 822 |
| 1982 | 1,130 | 96 | 1,226 |
| 1983 | 1,495 | 197 | 1,692 |

- Like OCRHA, both the numbers and percentage of applicants who are classified as "very urgent" or "urgent" have also increased significantly over the past 3 years. These statistics are contained in Table 3.13.

**TABLE 3.13**

Very Urgent-Urgent City Living Applications 1980-1983
(Sept-Oct Statistics)

| Applications Very Urgent and Urgent | Families | Seniors | Total |
|---|---|---|---|
| 1980 | 252 | 27 | 279 |
| 1981 | 404 | 64 | 468 |
| 1982 | 586 | 66 | 652 |
| 1983 | 835 | 127 | 1,062 |

3.4.4.4 Synthesis of Waiting List Demand & Affordability Analysis

**Analysis of both the OCRHA waiting list and City Living waiting list suggest that there is a current urgent demand for some 900 RGI units for families and approximately 150 units for seniors. The family requirement is slightly higher than that identified by the Regional Housing Survey. In addition there is also a need for housing assistance for low income singles including the permanently unemployable and psychiatrically disabled.**

- Based on the number of families and seniors with 60+ points on OCRHA's waiting list and the number of families classified as "very urgent and urgent" by City Living, and taking a 25% duplication factor, it is estimated that the current family need for RGI units in the RMOC is approximately 900 families. This is slightly higher than the level of need identified by the Regional Non-Profit Demand Study. Approximately 72% of these units are required in the City of Ottawa, with another 26% required in the Cities of Vanier, Nepean, and Gloucester: 8.3%, 7.5%, and 10% respectively. Less than 2% of need is found outside these municipalities.

- Based on the above assumptions the need for senior citizen RGI units is estimated to be approximately 150 units. Aproximately 70% of these units are required in the City of Ottawa, with another 27% required in the Cities of Vanier, Nepean and Gloucester: 8%, 14% and 5% respectively. Less than 3% of the senior's need is found outside these municipalities.

- These municipal targets should not be viewed as rigid. As long as the target totals of 900 RGI units for families and 150 units for seniors is met, there should be flexibility to allow transfers between municipalities.

3.5 Special Needs Housing

**The housing requirements of Special Needs Groups are complex and as**

**diverse as the groups themselves, partially because in many cases their housing needs cannot be separated from their other needs. Unfortunately the needs of these groups are not well documented, which makes an overall assessment of their requirements impossible at this time. There is no doubt, however, that the primary requirements for these groups is the need for more affordable and sheltered rental units. The specific needs of each group and the review of the Region's roles in meeting those requirements should be the subject of a special report to Council.**

- The housing requirements of Ottawa-Carleton also include the needs of groups who require specific forms of housing and in some instances special support care, recreational and social services. This includes meeting the complex and diverse requirements of groups such as the physically and psychiatrically disabled, ex-offenders, alcoholics, abused women, unwed mothers, youths and others.

- Unfortunately, though a significant amount of study and research has been undertaken on the needs of different groups and these studies have developed housing requirements, no one agency has a clear understanding of the numbers of persons requiring special needs housing and the nature of other housing requirements. There is the need to obtain a better understanding of these groups in a further study done in conjunction with agencies such as the Canadian Mental Health Association, Social Planning Council, District Health Council, Rehabilitation Institute etc., so that Regional policy can reflect these needs.

- However, based on facts presented by advocacy groups acting on behalf of special needs groups it is clear that limited affordability is a common characteristic of all groups. In most instances persons requiring special needs housing must rely on either welfare or disability benefits and must compete with increasing numbers, particularly ex-psychiatric patients, for a decreasing resource-affordable housing; and for some groups affordable housing with special care services. A key problem according to most persons concerned with special needs problems is that there is no place for people to go (e.g. the single unwed mother after her stay at St. Mary's home for unmarried women or the ex-psychiatric patient who has just left one of Salus's homes) in order to make room for new persons in sheltered housing environments. The lack of second stage housing, e.g. housing which a person could go to after their stay in a sheltered environment is also required according to groups like the Elizabeth Fry Society and the Canadian Mental Health Association.

- Recipients of special needs housing are currently housed in a broad range of facilities including hospitals, hostels, groups homes, shelters and rooming houses. A complete list of special needs housing resources by target group, jurisdiction, legislation and level of care is found in Table 3.14. By and large however, most recipients of special need housing are housed in group homes, although an increasing number of ex-psychiatric patients are being placed in domiciliary hostels (approximately 45% of the 1,065 beds in domiciliary hostels are now being occupied by ex-psychiatric patients).

- As Table 3.14 indicates, there is a wide variety of special needs resources in Ottawa-Carleton yet significant shortages have been reported.

  - The Ottawa Branch of the Canadian Mental Health Association, in "A Matter of Urgency: The Psychiatrically Disabled in the Ottawa-Carleton Community" estimated the need for 600 additional beds in support of housing environments to handle the influx of former psychiatric patients who have been deinstitutionalized and

TABLE 3.14

SPECIAL NEEDS HOUSING RESOURCES (Adult)
OTTAWA-CARLETON 1984[1]

| | | | No. of Beds | Target Group | Profit or Non-Profit | Jurisdiction | Legislation |
|---|---|---|---|---|---|---|---|
| More ↑ LEVEL OF CARE ↓ Less | Hospitals | | 3761 | Sick, Aged, Dying, Disabled | Non-Profit | Ministry of Health | Mental Hospitals Act Public Hospitals Act |
| | Nursing Homes | | 1476 | Aged-more than 1.5 hours of care daily | Profit | Ministry of Health | Nursing Home Act |
| | Homes for the Aged (Extended Care) | | 593 | Aged-more than 1.5 hours of care daily | Non-Profit | Ministry of Community and Social Services (C.O.M.S.O.C) | Homes for the Aged Act |
| | Homes for the Aged (Residential) | | 895 | Aged-less than 1.5 hours of care daily | Non-Profit | C.O.M.S.O.C. | Homes for the Aged Act |
| | Domiciliary Hostels | | 1065 | Aged and Psychiatrically Disabled | Profit | C.O.M.S.O.C. and Regional Municipality | General Welfare Act; Municipal Act; R.M.O.C. Act |
| | GROUP HOMES[2] | Recovery Homes | 119 | Alcohol and Other Drug Abusers | Non-Profit | C.O.M.S.O.C. and Regional Municipality | Charitable Institutions Act; G.W.A. |
| | | Community Resource Centres (Halfway Homes) | 87 | Ex-offenders | Non-Profit | Correctional Services (Prov. and Federal) | Min. of Correctional Services Act |
| | | Transition Homes | 35 | Battered Women | Non-Profit | C.O.M.S.O.C. and Regional Municipality | General Welfare Act |
| | | Approved Homes | 26 | Psychiatrically Disabled | Profit | Min. of Health | Mental Hospitals Act |
| | | Homes for Special Care | 61 | Psychiatrically Disabled | Profit | Min. of Health | Homes for Special Care Act |
| | | Other Group Homes | 158 | Mixed | Non-Profit | Min. of Health; C.O.M.S.O.C. and Regional Municipality | Various |
| | Emergency Shelters | | 247 | Transients | Non-Profit | C.O.M.S.O.C. | General Welfare Act |
| | Rooming Houses | | 150-200 houses 1500-2000 beds | Psychiatrically Disabled, Poor | Profit and Non-Profit | Min. of Municipal Affairs and Housing and Municipalities | Innkeepers Act |
| | Total | | 10,023-10,523 | | | | |
| | Residential Total (Excluding Hospitals, Nursing Homes and Homes for the Aged (extended care) | | 4,193-4,693 | | | | |

1. Approximately 500 additional units of special needs housing were identified that didn't fit appropriately into the categories above. eg. 266 specially designed units in public housing and third sector housing, 39 Rehabilitation Institute Apartments, a 43 bed convalescent home etc.
2. Not all of these would be classified as group homes under the Municipal Act, ie. some have more than 10 beds.
3. All residential facilities (Group Homes, Domiciliary Hostels, Homes for the Aged) are considered equal in level of care.

returned to their communities. One of the major problems identified in this report was the diminishing supply of rooming houses in the central area.

- the Youth Services Bureau - Centre 313, recently requested that the Regional Social Services Committee recognized the need for alternative emergency housing facilities for young males 18 and over who are recent transient and are not yet hardened to street life. They also recommended the establishment of some form of transitional housing to serve youths who are not fully capable of independent living but who are recently released from institutions or recently outside the family situation.

- The District Health Council in its Mental Health Operational Plan recognized the need for the establishment of the following (amongst other things):

  - two more English halfway houses directed to the youngest groups which are most susceptible to schizophrenia;

  - and, one halfway house for Francophones.

- The Elizabeth Fry Society in its "Housing A Women's Issue" dramatically illustrated the requirement for more sheltered environments for women across all special needs groups.

. Aside from the issue of lack of special needs accommodation, for those requiring special needs attention and those leaving special needs housing the second most common problem referred to by special needs groups is the lack of a centralized housing registry to match disabled individuals with appropriate housing. As such, not only is it difficult, if not impossible, to determine the needs of this group, but also appropriately equipped units designed for the disabled often are not occupied by disabled persons because of problems of timing and low possibility of encounter.

. Another problem often referred to by agencies providing special needs housing who have funding sources is the lack of appropriately zoned accommodation for group homes. A review of area municipal by-laws (see Annex 'F') indicates that while progress has been made in that the majority of municipalities have established permissive by-laws, some urban and rural municipalities have not addressed this issue. Council should encourage area municipalities to adopt permissive group home policies to provide a consistent policy throughout the Region to offer more choice in potential locations and to avoid overconcentration in any one area municipality.

## 4.0 HOUSING CONSTRAINTS

### 4.1 INTRODUCTION

Section 3 outlined housing requirements in the RMOC. This section explores existing and possible future constraints that may arise during the study period.

### 4.2 Meeting the Overall Housing Requirements

**A healthy economic environment and reasonable and stable interest rates are necessary for the overall level of housing requirements to be met. In any event government housing incentive programs will likely be necessary in order to meet the Region's housing requirements.**

The performance of the housing market in the RMOC as in other major urban centres across the country is highly dependent on the performance of the economy and the resulting interest and mortgage rate structure. Increasing mortgage rates increase the percent of family income spent on housing and in doing so, decrease the number of families who can afford to purchase housing.

- The above relationship is depicted in Table 4.1, which illustrates the effect of both historical and current levels of interest rates on an individual household's ability to purchase an average priced bungalow and the percent of RMOC families who could afford to carry such a purchase. It is important to note that the percentage of families who could afford to carry the average priced bungalow declined from about 69% in 1971 to approximately 35-40% in 1982, but did increase significantly in 1983 when interest rates fell to more moderate levels (despite an extraordinary 20% estimated increase in the price of an average bungalow between 1982 and 1983).

- To mitigate some of the negative effects of high interest rates and stimulate the construction industry, the senior levels of government introduced several new home-ownership and rental housing incentive plans beginning in late 1981. These included: the Ontario Renter-Buy Program, and Ontario Rental Construction Loan Program, introduced by the Provincial government; and, the Canadian Home Stimulation Plan, and the Canada Rental Supply Plan introduced by the Federal government. The Federal government also enriched its Registered Home Ownership Services Plan to permit first time buyers of newly constructed houses before the end of 1984 to direct up to $10,000 from their taxable income even if contributions to their RHOSP are not up to the $10,000 maximum. These programs coupled with declining interest rates have been successful in driving up housing starts in the RMOC in 1983 to 8,330 units, a level which has not been seen in the Region since the boom years of the mid 1970's.

- There is little the Region can do to control the level of interest rates. However, the planning Department can monitor interest rates and report on the effects of these rates on the local market to Council. If rates are high and housing production is down as a result, Regional Council should petition the senior levels of government for appropriate housing assistance to offset the effects of higher interest rates as it did during the 1981-1982 recessionary period

- In the spring of 1984 the Federal government introduced a mortgage insurance plan which will, for a premium, cushion households with existing mortgages from large fluctuations in interest rates. Though the program should be applauded as a positive step for the protection it will provide existing mortgage holders, it will likely not encourage first time purchasers when interest rates are at relatively high levels.

## TABLE 4.1

Carrying Costs for Average Bungalow 1971, 1976, 1980- 1983 and % of Families able to Purchase

| | 1971 | 1977 | 1980 | 1981 | 1982 | 1983 |
|---|---|---|---|---|---|---|
| Mortgage Rates[1] | 9 | 10 3/8 | 13 1/2 | 18 | 18 | 12 1/2 |
| Average Price Bungalow[2] | 26,705 | 58,501 | 64,095 | 70,298 | 72,486 | 86,388 |
| Monthly P.I.T.[3] | 232.00 | 557.00 | 737.00 | 1,015.00 | 1,046.00 | 937.00 |
| Income Required 25% | 11,151 | 26,757 | 35,366 | 48,703 | 50,242 | 44,980 |
| 30% | 9,293 | 22,298 | 29,472 | 40,586 | 41,868 | 37,483 |
| Average Family Income [4] | 13,804 | 26,033 | 31,982 | 36,825 | 40,471 | 42,495 |
| Median Family Income [4] | 12,094 | 25,692 | 29,357 | 33,312 | 36,610 | 38,441 |
| Housing Costs as Percent of Average Income | 20 | 26 | 27.6 | 33.1 | 31 | 26.5 |
| Percent Families able to Purchase[5] | 65-70 | 55-60 | 45-50 | 32-37 | 35-40 | 50-55 |

1. Average annual NHA interest rates on approved lender homeownership loans - CMHC
2. Ottawa Real Estate Board, Annual Reports
3. Based on: 10% down payment; 25 year amortization, taxes 1.5% of house price
4. Statistics Canada, Catalogue 13.207, Income Distribution by Size in Canada 1971. 1980 income is from Census Canada. 1982 incomes derived by increasing 1981 incomes by CPI for Ottawa. 1983 incomes derived by 5% increase from 1982.
5. P.I.T. to Income Ratio equal to 30%. 1971 and 1977 were estimated from Statistics Canada Catalogue 13.207. 1982 and 1983 are rough estimates based on the relationship between income required to purchase and estimated median family income.

## 4.3 Meeting Rental Housing Requirements

### 4.3.1 Encouraging New Private Market Rental Construction

**The rental market in Ottawa-Carleton has deteriorated and will likely continue to deteriorate during the forecast period, unless the senior levels of government take some direct long term action to settle the basic problems affecting the rental sector. In the absence of this action, local or regional action to encourage rental activity will likely have little impact.**

**TABLE 4.2**

Vacancy Rates in Privately Initiated Rental Apartment Structures of Six Units and Over - Ottawa 1977-1984

| | Vacancy Rate (Percent) |
|---|---|
| 1977 | 1.3 |
| 1978 | 1.5 |
| 1979 | 3.5 |
| 1980 | 3.5 |
| 1981 | 0.6 |
| 1982 (April) | 0.4 |
| 1982 (October) | 0.2 |
| 1983 (April) | 0.3 |
| 1983 (October) | 0.3 |
| 1984 (April) | 0.3 |

Source: CMHC, Canadian Housing Statistics

- As indicated in Table 4.2 the Apr 1984 vacancy rate for rental units in the RMOC was 0.3%, up just slightly from a record low of 0.2% in Oct 1982. This is somewhat surprising given the large number of ORCLP and CRSP generated rental units that were completed prior to the survey date and the fact that a significant number of the some 3,000 households who took advantage of senior government home ownership stimulation plans took possession of their units during the past six months, thus freeing up many rental units.

- The persistent low vacancy level suggests that several phenomena may be occurring simultaneously. It suggests that the Region is experiencing a significant immigration boom, in which newly vacated units are being filled very quickly and/or there was a significant level of doubling up occurring which was not previously known. Regardless of the reasons for the current persistence of low vacancy rates in the RMOC, it is expected that the rental market in the RMOC, as in other regions, will continue to lag behind rental requirements because of (the following) three key factors.

1) The imposition of rent review in 1976 has served to keep market rents below what would have been the case in their absence. Though there has been much debate about the effectiveness of rent controls, and which groups really benefit, there can be no doubt about the psychological barrier erected by rent controls and the fear by developers that rent controls could easily be imposed on new rental construction which is currently exempt.

2) The escalation of mortgage rates since 1979 has dramatically increased the amount of rent necessary to make new projects viable. Prospective landlords are unwilling to build to required economic rent levels because of the large gap between controlled and non-controlled units.

3) Substantial rental incentive subsidy grant programs like the Assisted Rental Program (ARP), Ontario Rental Construction Loan Program (ORCLP), Canada Rental Supply Program (CRSP), and tax shelter programs like the Multiple Unit Residential Program (MURP) which have provided for more than 50% and up to 75% of the rental starts in the RMOC between 1981-1983 (see Table 4.3) have been terminated, or are in the process of being terminated. To-date, except for a minor increase in the 1983 CRSP

**TABLE4.3**

Impact of ORCLP and CRSP on Total Rental Starts in RMOC 1981-1983

| Year | Total Rental Starts | Non-Profit Starts | Private Market Starts | ORCLP & CRSP Starts | ORCLP & CRSP Starts as % of Private Market Starts |
|---|---|---|---|---|---|
| 1981 | 1751 | 648 | 1103 | 538 | 48.7% |
| 1982 | 2672 | 711 | 1961 | 1480 | 75.4% |
| 1983 | 2023 | 529 | 1496 | 660 | 44.1% |

allocation to the Region (of approximately 300 units), no new significant rental incentives have been announced.

- As a result of these factors there is a severe shortage of rental accommodation in the RMOC, which is not likely to improve over the next year. As mentioned in Section 3, there is currently a shortfall of almost 3,000 units, needed to achieve a 3% vacancy rate. There are currently only 2,000 apartment and rental rows under construction and scheduled for completion in the next 12-18 months. This level of construction is insufficient to meet new rental household demand and consequently will likely result in a further deterioration of the rental market in the Region.

- This problem is aggravated by the fact that developers cannot build, operate and maintain new rental projects at to-day's interest rates and make a profit at to-day's market rents. Furthermore, many tenants have insufficient incomes, particularly single parent families and senior citizens, to afford to-day's market rents much less the rents that would be necessary to build new projects successfully.

- Regional Council does not have the power, nor the financial wherewithal, even if the will existed, to overcome these problems. They are complex, contentious and inter-jurisdictional in nature. For example the problem of increasing developers' revenues to promote the construction of rental housing can only be solved through the provision of grants, low interest loans or tax concessions, similar to those offered in the recent past, which is primarily a Federal government responsibility. Improving landlords' cost-revenue equation through an increase in market rents, which are currently being suppressed by the existing rent review process, is primarily a Provincial responsibility. If the prevailing market rent is allowed to rise, there is little doubt that, while some tenants could afford reasonable increases, there would be substantial hardship for some lower income households which could only be offset by the provision of more modest-price assisted housing (something both levels of government seem to be steering away from) or by a program of income supplements or shelter allowances (something, if current press reports are accurate, the senior levels of government seem to be leaning to). In either case, there is very little that Regional government or any local government can do to solve this dilemma, other than to request that the Federal and Provincial governments to recognize their responsibility for reestablishing a viable rental sector so that the Region's annual rental requirement of 2,900 units can be achieved.

- Given the inter-jurisdictional nature of the various problems affecting the rental market it is also recommended that Regional Council petition the senior

levels of government to establish an inter-governmental task force to explore the problems associated with the rental market in Ontario and to provide a comprehensive package of measures by both levels of government designed to ensure a viable rental market.

- Should Regional Council wish to take an active position with a view to trying to solve some of the problems of the rental market, it would be appropriate to prepare and present a brief to the Thom Commission. In 1984, the Thom Commission will move into the second phase of its mandate and initiate a comprehensive review of the residential tenancies in Ontario.[1]

- Notwithstanding the rent review issue, there are certain strategies a municipality can use to encourage the development of rental units. One of these is to develop units, either through a non-profit housing corporation which will be discussed later or simply by acquiring projects with municipal funds. The latter option would represent a departure from the norm, which has been to rely on the senior levels of government for housing assistance and programs.

- Another option is to encourage the development of rental units in under utilized residential properties and in non-residential spaces. Both of the aforementioned strategies are currently the subject of pilot programs developed by the Ministry of Municipal Affairs and Housing and the Associations of Municipalities of Ontario. The first program, Add-a-Unit, is currently available in only a few Ontario municipalities including the City of Ottawa. This program offers up to $7,500 per unit to assist in the conversion of a residential property to include a rental unit. Unfortunately, pick up under this program has been slow and the Province may have to increase its loan or maximum unit prices to make the program more attractive to local homeowners. Similarly, the Province's Convert-to-Rent program, which offers up to $7,500 per unit to convert non-residential properties to rental units has not proven to be very popular locally. Notwithstanding the problems the Province is experiencing with these programs it is expected that they will provide valuable information on the needs and expectations of small landlords and developers and that this information will ultimately prove useful.

- Other initiatives which support the concept of intensification of existing housing resources are home sharing/matching registries, granny flats, programs to encourage conversions, liberalizing zoning by-laws to permit roomers and boarders in most residential zones. Some of these initiatives are already being explored. For example, the Regional Planning Department sponsored a seminar on the potential use of granny flats in Ottawa-Carleton and as a result of the seminar will be petitioning the senior levels of government to establish a demonstration project in this area. Similarly, the Regional Homes for the Aged is currently working on the development of a home matching registry which will atttempt to match senior citizens with other households. The City of Ottawa has also recently adopted by-laws which will permit roomers and boarders in all residential zones in the city.

- One of the major problems with housing programs like the ones referred to above is the anxiety that they generate in local communities. Communities fear such effects as increased traffic and parking problems, and run-down properties. Though these are legitimate fears, it is apparent

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[1] The Thom Commission formally known as the Commission of Inquiry into Residential Tenancies was established in 1983 to review the Residential Tenancies Act and to offer recommendations for adjusting the act if necessary.

that the results of programs that encourage conversions are not going to be as widespread as the community might expect. In order to deal with this very complex issue, it is recommended that a Regional Task Force be established, with representatives from the planning departments of the area municipalities and community representatives to:

1) explore ways to encourage residential intensification programs throughout the Region;

2) develop a pilot program, (including a public relation program aimed at generating community acceptance) in selected neighbourhoods across the region where residential intensification programs would be permitted, and;

3) monitor the effects of such programs on the community.

4.3.2 Preserving the Existing Rental Stock

**Though the Region can do little to stimulate the construction of new affordable rental units by the private sector, it and the area municipalities can protect the existing stock by continuing to discourage the conversion of rental units to ownership and by purchasing existing rental units that may be lost through demolition.**

- In 1976 the Regional Council, sensing a major disruption in an already tight rental market, adopted a policy controlling the conversion of rental units to condominiums by not allowing the conversion of rental units to condominiums until the vacancy rate exceeded 3%. This policy was reviewed and reconfirmed by Regional Council in 1981 and has been successful in preventing the loss of some 4,500 rental units, representing about 5% of the region's rental housing stock. Given current trends in the rental market, this policy should continue.

- In recent years, however, developers and landlords have developed schemes to get around the Region's conversion policies. These schemes include the use of the private placement "exemption clause" under the Securities and Exchange Act to develop "equity co-ops", limited partnership agreements for buildings with less than six units, and most recently the purchase of apartment units as "tenants in common". In 1982, Regional Council adopted a resolution directed to the Ontario Attorney General and Minister of Municipal Affairs and Housing to give municipalities the right to control these types of conversion. The Province has adopted several pieces of legislation particularly in the area of consumer protection and the Landlord and Tenant Act but has not yet given municpal councils the control over these conversions that municipalities now enjoy with respect to condominiums. The Region should continue to petition the province for planning controls over these schemes.

- Another problem which mainly affects the City of Ottawa but has implications elsewhere, has been the loss of rental row units by way or severance. In order to be consistent with other policies designed to protect and maintain the supply of rental housing Regional Council should request area municipalities to implement control over the severance of rental rows.

- Because of the Region's and area municipal conversion policies, developers of new rental projects, primarily developed under the Canada Rental Supply Program, applied for condominium draft plan approval prior to the new units being completed. In this manner, developers may choose, some time in the future, to convert existing rental projects to condominium without further approval from the Region. Though the CRSP Program does permit condominium registration it does not permit units to be sold (in which case the loan is immediately repayable), an argument can be made that units which were

developed under rental incentive programs and whose construction was in fact assisted by public funds should remain rental for the term of the loan. Council should petition CMHC to not permit the registration as condominiums of units that have been developed under rental incentive programs.

- Another factor which has become more and more evident in the past five years, and will likely continue, is the movement towards living closer to the central parts of the urban area. In the RMOC this movement has largely occurred in the City of Ottawa's central neighbourhoods. As a result of this movement the following trends are occurring, each of which has impacted on the supply of affordable rental housing:

  - deconversion of many centrally located structures from rooming houses, or small apartments back to their original single-family form (135 rooming house properties were lost between 1978-79 and 1983. This represents a 47% decline);

  - demolitions of obsolete rental buildings and the replacement of high-quality residential units;

  - escalation of prices and rents in inner city areas resulting in the forced relocation of renters and in particular lower-income renters.

- This trend towards inner city living seems unlikely to weaken in coming years and it appears that without severely limiting rights of individual property owners (e.g by precluding such options as severance, conversion, and demolition), there is very little that the Region can or should do to counteract the movement. This issue is more appropriately addressed at the local level, where site planning, demolition control, and zoning incentives can be effective in dealing with the issue of the loss of inner city rental units if the political will is there to do so. The City of Ottawa has recently instructed staff to prepare a strategy dealing with the issue of the suppy and retention of low and moderate income housing in the City.

## 4.4 Providing Sufficient Lands

**Overall, there is sufficient land designated and serviced for development to meet the Region's five year housing forecast requirement. However, there could be shortfalls in the supply of registered single detached lots throughout the Region if lands which are currently pending approval or draft approved are not quickly moved forward to registration.**

### 4.4.1 Land Supply

**There is more than adequate land designated and currently serviced, or soon to be serviced, to meet the region's housing requirements for the next five years.**

- The Regional Official Plan, in 1974, designated all the lands within the Greenbelt, and three satellite communities of Kanata (the west urban community), Orleans (the east urban community), and the Barrhaven part of the South Urban Community as first stage urban development areas. The timing and the extent of the remainder of the south urban community in south Nepean and south Gloucester has not yet been determined, but will be addressed in the review of the official plan's new program.

- A recent study, the Land and Infrastructure Mapping Program which is a joint project of the RMOC Planning Department and CMHC, indicates that on the basis of a 1982 mapping program, there was (Dec 1982), six and one half times the amount of land needed to meet the 1-3 year demand (515.8 hectares) within the 1-3 year supply (3,333.1 hectares). Though these are 1982 figures and they do not reflect the exceptional number of 1983 starts (over 8,300), the unit supply as depicted in Table 4.4 for the 1-3 year period is so much in excess

**TABLE 4.4**
Potential Land Supply by Sector by Year (ha)
Dec. 1982

| SECTOR | 1[1] | 2-3[2] | 4-5 | TOTAL |
|---|---|---|---|---|
| West Urban Community | | | | |
| - Kanata | 48.1 | 1371.1 | 0.0 | 1419.2 |
| South Urban Community | | | | |
| - Nepean | 46.4 | 187.8 | 1788.3 | 2022.5 |
| - Gloucester | 0.0 | 0.0 | 2177.9 | 2177.9 |
| East Urban Community | | | | |
| - Gloucester | 6.7 | 499.5 | 0.0 | 506.2 |
| - Cumberland | 131.7 | 464.8 | 0.0 | 596.5 |
| Inside the Greenbelt | | | | |
| - Ottawa | 45.6 | 188.0 | 0.0 | 233.6 |
| - Nepean | 52.4 | 158.4 | 0.0 | 210.8 |
| - Gloucester | 15.2 | 98.1 | 0.0 | 113.3 |
| - Vanier | 0.0 | 6.7 | 0.0 | 6.7 |
| - Rockcliffe | 10.6 | 0.0 | 0.0 | 10.6 |
| Total | 356.7 | 2974.4 | 3966.2 | 7297.3 |

1 year - urban lands with approved development application no drainage problem, and water and sewer on site.

2-3 year - lands identified in official plans without an approved development application or without services, or with a drainage problem.

4-5 year - lands in south urban community only conceptually designated requiring further study.

6+ - no official urban designation

Source: RMOC, CMHC, Land and Infrastructure Mapping Program.

of the historical vacant residential land consumption trends as depicted in Table 4.5 that there are no forseeable total land supply problems.

**TABLE 4.5**

Historical Vacant Residential Land Consumption (ha)

| | YEAR | | | | |
|---|---|---|---|---|---|
| | 1978 | 1979 | 1980 | 1981 | 1982 |
| single family | 51.9 | 76.5 | 26.7 | 70.3 | 63.8 |
| semis and duplex | 58.8 | 39.1 | 12.6 | 12.3 | 7.3 |
| rows and townhouses | 72.8 | 45.7 | 26.0 | 21.9 | 36.7 |
| apartments | 23.9 | 20.3 | 8.1 | 3.3 | 7.1 |
| Totals | 207.4 | 181.6 | 73.4 | 107.8 | 114.9 |

average 5 year consumption rate = 137.02 hectares

Source: RMOC, CMHC, Land and Infrastructure Mapping Program.

### 4.4.2 Building Lot Supply

**There appears to an adequate supply of building lots in the development pipeline either registered, draft approved, or pending approval, to meet the Region's building lot requirements.**

- The availability of land for residential development is one important factor in ensuring a healthy and competitive residential land market. A more important factor, however, is the supply of potential lots for development. Land can be developed for residential purposes in three main ways: through a plan of subdivision, land severance or via redevelopment.

- The vast majority of lots in the Region (estimated to be around 80-85%) are created by way of plan of subdivision. These plans go through a three stage process, (submitted for consideration, draft approved and registered) before they are ready to be built on. Registered land is residential land available for immediate development. Lots in draft approved plans represent medium term lands, that usually can be bought on stream fairly quickly if market conditions are right. In order to minimize the high cost of servicing land and to reduce the impact of provincial assessment practices which increase property taxes once lots have been registered, developers often delay registering a plan of subdivision after it has been draft approved until they are sure it can be marketed quickly. Those plans under consideration or pending represent a longer term supply, since it will often take several years before a plan of subdivision is registered at this stage.

- In order to ensure a competitive land market, many analysts suggest that a two year supply of building lots be in the development pipeline (either registered, draft approved, or pending), based on past historical trends should exist. Review of development statistics in Table 4.6 suggest that such a supply situation does exist, but that it will be necessary to move the lots from pending status to draft approved and registered.

**TABLE 4.6**

Unit Potential by
Development Status
and Unit Type

| | Single | Semi | Row | Apt | Mixed | Total |
|---|---|---|---|---|---|---|
| Registered | 1,359 | 148 | 4,212 | 5,296 | 1,988 | 13,003 |
| Draft Approved | 2,315 | 480 | 911 | 60 | 1,938 | 5,704 |
| Pending | 5,449 | 564 | 3,262 | 4,845 | 7,133 | 21,253 |
| No Plan | 4,737 | 82 | 2,008 | 3,896 | 25,126 | 35,849 |
| Total | 13,860 | 1,274 | 10,393 | 14,097 | 36,185 | 75,809 |

### 4.4.3 Land Ownership

**Though the overall regional land market appears competitive there are sub-markets in the region where there are significant levels of concentration of land ownership. This ownership situation may contribute to lot price escalation as well as to limiting options regarding the direction of future growth.**

- During the period of rapidly escalating land and lot prices for housing in the early to mid seventies, one of the most popular theories regarding the cause of that price escalation was the so called "monopoly developer theory". This theory asserts that in various urban markets the ownership of undeveloped and/or land approved for development is concentrated in the hands of a small number of developers who may collude to raise prices above their competitive levels by restricting land supply.

- Though a detailed investigation of whether or not developers in the Region actually exercise market power through concentrations of ownership has not been done, a review of land ownership provided in the Land Mapping and Infrastructure Program offers a glimpse of patterns of land ownership and concentration in the Region. The 1-3 year land supply as controlled by the Region's ten largest land owners is summarized in Table 4.7. This table suggests that although a large percentage (71.9%) of the supply of short and medium term lands are held by the Region's largest land owners, this concentration is at least spread out among ten different corporations and agencies; and not overly concentrated (say 50%) in one or two firms. This distribution is important, as research done on concentration of ownership for the Federal and Provincial Task Force on the Supply and Price of Serviced Residential Land in 1978, suggests that for a particular group of companies to exercise significant market power by way of concentration, the "top four sellers must control about 50-70% of a market". Based on the regional distribution of land ownership, as outlined in Table 4.7, there appear to be insufficient levels of market concentration for one firm or group of firms to exercise market power on a regional basis.

- Based on "50-70% bench mark" indicated above, there are some sub regional markets in the Region, where there is the potential for some developers or groups of developers to excercise significant market power. The two most obvious areas are in Kanata, where three firms control 85% of the 1-3 year land supply, with one firm alone, the Campeau Corporation, controlling 53% of this supply and in Cumberland (i.e. Cumberland's portion of the east urban community) where five firms control 90% of the land supply. Although in Cumberland the degree of concentration is highest, this is not viewed as being critical, as analysis of land holdings in this area must also include land ownership east of the 10th line in the City of Gloucester's portion of the east urban community. In this area land ownership is much less concentrated and should serve to offset the higher degree of concentration in Cumberland.

- The Kanata situation, however, deserves some attention because of the existing high levels of ownership concentration. Unfortunately, given the present level of land concentration in the municipality and the fact that some of the lands could be held for longer term development than the 1-3 year period, there are only a few options that a municipality can exercise to ensure that undue market pressures are not created as a result of ownership concentration. On the one hand, Council could closely monitor the supply of building lots in Kanata to ensure that at least a 2 year supply of building lots is available at all times. On the other hand, Council could explore the feasibility of estab-

**TABLE 4.7**
The 1-3 Year Land Supply of the Ten Largest Landowners in the RMOC 1982* (ha)

| | Kanata | Nepean | Ottawa | Gloucester | Cumberland | Total |
|---|---|---|---|---|---|---|
| 1. Campeau | 763.8<br>53.8% | | 10.2<br>4.4% | 5.0<br>1.0% | 70.8<br>11.9% | 849.8<br>26.6% |
| 2. Cadillac-Fairview | 326.4<br>23.0% | | | | | 326.4<br>23.0% |
| 3. Queenswood, Gree, Wong | | | | | 234.2<br>39.3% | 234.2<br>7.3% |
| 4. Costain | 121.4<br>8.6% | | | 107.2<br>21.2% | | 228.6<br>7.1% |
| 5. Minto | | | | 119.6<br>23.6% | 58.1<br>9.7% | 177.7<br>5.6% |
| 6. Tartan | | 114.6<br>25.8% | 56.8<br>24.3% | | | 171.4<br>5.4% |
| 7. Queenswood Land Associates | | | | | 102.2<br>17.1% | 102.2<br>3.2% |
| 8. Asselford-Martin | 9.3<br>0.7% | | | | 71.5<br>12.0% | 80.8<br>2.5% |
| 9. CMHC | | 78.6<br>17.7% | | | | 78.6<br>2.5% |
| 10. NCC | | | 50.7<br>21.7% | | | 50.7<br>1.6% |
| Ten Largest Total | 1220.9<br>86.0% | 193.2<br>43.4% | 117.7<br>50.4% | 231.8<br>45.8% | 536.8<br>90.0% | 2300.4<br>71.9% |
| Others | 198.3<br>14.0% | 251.8<br>56.6% | 115.9<br>49.6% | 274.4<br>54.2% | 59.7<br>10.0% | 900.1<br>28.1% |
| All Owners Total | 1419.2<br>100% | 445.0<br>100% | 233.6<br>100% | 506.2<br>100% | 596.5<br>100% | 3200.5<br>100% |

Source: RMOC, CMHC, Land and Infrastructure Mapping Program.

*there may have been changes since 1982 which would change the position of ownership depicted above. For example, at the time of writing there were unconfirmed reports that some of Cadillac-Fairview's lands in Kanata had been purchased by Urbandale.

lishing a land bank in situations like Kanata where few development firms can exercise their market power. The land bank would be used as a vehicle to provide small builders with a continuing supply of serviced residential land.

## 4.5 Meeting Assisted Social Housing Requirements

**Meeting even the minimal housing requirements suggested by the waiting list analysis during the study period will be difficult, if not impossible, given the structure of current assisted housing programs and current levels of funding. Progress in meeting the region's assisted housing requirements can only be realized by significant increases in funding levels for existing programs, by changing the level of rent-geared-to-income assistance in existing programs or by the development of new programs which are more directly targeted to meet the Region's low and moderate income housing requirements.**

. In section 3.4 an assessment of the region's assisted social housing requirements indicates the need for some 900 family RGI units and 150 senior citizen units to meet the most urgent applications on the area's social housing waiting lists. In the same section, an analysis of affordability using 1981 census

data indicated that 52,240 households were paying more than 25% of their income for accommodation, including 15,000 unattached individual households, who do not normally qualify for rent-geared-to-income housing.

- To meet this need, the housing agencies in the RMOC have been allocated approximately 600-700 units/year under the current integrated non-profit and rent supplement program. This allocation results in construction of approximately 200-225 rent-geared-to-income units, which are the only units directly targeted to households with the most pressing housing requirements. Based on this current level of social housing allocation in Canada, and Ottawa-Carleton's historical share of that allocation, only limited progress can be made in meeting the region's assisted social housing requirements during the 1984-1988 period.

- The inadequate levels of financing and limited eligibility requirements of current programs by the senior levels of government has been the subject of numerous resolutions by Regional Council over the past two years; but these efforts have not significantly altered the level of unit allocations or eligibility to assisted social housing in the Region. To expect that this situation will change in the forseeable future, in this era of government restraint, is unrealistic.

- It should be noted that existing non-profit programs have recently been the subject of a major program evaluation by the Canada Mortgage and Housing Corporation. While there has been much criticism of this evaluation, particularly by non-profit agencies who are delivering housing under the various programs, it appears that there may be significant changes in the way in which assisted housing is delivered in Canada during the period the housing statement covers.

- Though it is not yet known how assisted social housing programs will change, if indeed they do, it is recommended that Regional Council take the opportunity during the evaluation of the current assisted social housing program to express its concern to the Minister responsible for CMHC about the limited numbers of effective subsidized units that the current program produces.

- New initiatives should be more directly targeted to low and moderate households and should be contained in a package of housing programs from which area municipalities can choose. In addition to a modified integrated non-profit program, this package should include a small scale 100% RGI program delivered by existing non-profit groups, a limited shelter allowance[1] program and programs for low income singles.

- In recognition that it may take several years to change existing assisted housing programs, Council should once again petition the respective senior levels of government to:

  1) increase unit allocations for assisted housing under existing programs to reflect the severe shortage of low income housing in Ottawa-Carleton;

  2) re-evaluate project funding and rent levels in existing non-profit housing projects so

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[1]The term shelter allowances refers here to direct cash transfers to eligible households to enable them to afford adequate housing of their own choice. Some of the advantages of shelter allowances are: they directly address the primary problem of affordability; they can be implemented quickly; they give freedom of choice to recipients. Some of their disadvantages are: they don't ensure that a sufficient supply of adequate housing will be available; they may be inflationary; they may be more expensive than building housing in the long-run.

that a greater number of low and moderate income households can be housed;

3) implement supply programs for low-income singles.

- One area that is often neglected in discussing housing assistance programs, mainly because of the cost implications is the possibility of a municipality developing its own assisted housing programs. Such an approach would be a departure from the normal course of action, which is to rely on senior levels of government for assisted social housing programs and funding. It is noted that the City of Ottawa has already departed from the normal course of action by providing housing subsidies to tenants in the 50-59 age group in their portfolio, and by establishing a municipally sponsored and administered rooming house in Sandy Hill.

- The advantages of direct municipal action in housing include:

1) greater flexibility to deal with local problems as opposed to perceived national and provincial housing problems and,
2) greater freedom to target programs to households with the greatest need.

- In light of the above it is recommended that Regional Council in conjunction with the area municipalities explore various financial mechanisms which might permit the Region and area municipalities to take direct municipal action in meeting housing needs. This investigation should include an examination of the feasibility and legality of floating municipal tax exempt bonds, direct block funding from the senior levels of government, as well as funding housing programs from the municipal tax base to provide programs such as limited dividend housing and rooming houses.

### 4.6 Making Better Use of Our Existing Housing Stock

**Notwithstanding any proposed changes to the manner in which housing is to be delivered in the Region, there are several administrative and structural changes which could assist low and moderate households in need of housing.**

#### 4.6.1 Establishment of Housing Registries

**The establishment of housing registries in the Region would assist in matching those households with specific housing requirements with appropriate housing resources.**

- There currently exist several operational housing registries in the Region that attempt to match persons or households looking for accommodation with suitable sponsors. The existing agencies include:

- The YMCA housing registry which provides a placement service for all ages of adults in private homes and rooming houses. The YMCA service inspects all accommodations and interviews all potential clients. Although it operates Region-wide, the vast majority of its units are in the centre town area.

- The Regional Housing Registry provides a placement service for welfare recipients who are clients of the Regional Social Services Department. The Regional Registry lists accommodations for families and some singles. During the past two years, the Housing Registry has lost many of its landlords due to the extremely tight rental market.

- Ottawa West Senior Citizens Support Service provides a home sharing program where one party must be a senior.

- Ottawa-Carleton Homes for the Aged will be providing a Match and Share Program for seniors starting in August 1984.

- Though the existing groups provide a valuable service it is apparent that there are several gaps in the existing services. For example, no one agency has yet to assume responsibility for the maintenance of a housing registry for the disabled and because of this, units designed especially for the disabled often go to able bodied individuals. Similarly single-parent families often fall into gaps in the service because most accommodation is not suitable for families and the sponsoring agencies don't have the time or the finances to seek out appropriate accommodation.

- It has been suggested by several social service agencies that a centralized housing referral service should be established by the Region which would provide a matching service to all groups. While such a service has its appeal in the fact that it could provide a "one stop" service, it does not recognize the value of services currently performed by groups like the YMCA. Accordingly, it is recommended that at this juncture Council accept the responsibility for co-ordinating the various housing registries in the Region and to provide service where services do not currently exist (eg. the disabled) and that staff report back in a further report on the various options for establishing and operating such registries in the future.

### 4.6.2 Publishing Housing Information

**Information about existing housing resources in the Region should be published on a regular basis to assist those looking for housing, as well as those agencies who are providing for households in need.**

- Closely related to the issue discussed above, due to the ever increasing number of agencies providing housing, there is the need for a central agency to provide information on the housing options available. This would be of assistance not only to the public bu. also to welfare and other housing resource persons who have difficulty keeping up with the multitude of housing programs and del very groups.

- In the absence o any activity by other groups in the Region and based on the mandate given the regional housing co-ordinator relating to the co-ordination of housing activities in the Region, the Planning Department has taken some initial but important steps in the field of housing information. A map of all assisted housing projects by program has been prepared and updated annually since 1982 and a "Guide to Housing Resources in the Ottawa-Carleton Region" has recently (Dec 1983) been prepared. In the absence of a central housing referral service referred to in the previous section, such documents should considerably improve the public's as well as professional's, knowledge of what housing resources are available, including addresses and telephone numbers. Nevertheless Council should explore the concept of establishing a centralized housing information service.

### 4.6.3 Regional Non-Profit Reassessment

**Access to larger unit allocations and the realization of economies of scale may be possible by the creation of a Regional Non-Profit Housing Company.**

- Over the past few years the issue of establishing a regional non-profit housing corporation has risen from time to time. The issue was first discussed within the context of Paterson Planning Associates housing study done for the Region in 1975. At that time one of the primary reasons for dismissing the idea was the fact that each area municipality had different ideas on how the assisted housing requirements in their municipality should be addressed. In recent years however, almost all municipalities with the exception of Vanier and Kanata have established or are about to establish a municipal non-profit corporation to deal primarily with the assisted

housing needs of their households. This has created a situation, where the region's area municipalities could be bidding against each other for limited allocations of units and likely will result in much duplication of effort as each municipality gears up to manage and develop its own units. Some have indicated that the region might be better served if one body spoke on behalf of the Region, and point to the Region of Peel and the success this regional non-profit housing corporation has had in securing scarce allocations. It is not possible however to verify whether or not a regional body would be any more successful in securing housing allocations to this area.

- Though there are additional reasons why a regional non-profit housing corporation should be established including the declining availability of suitable building sites in the City of Ottawa, and the demonstrated expertise by City of Ottawa staff in developing quality non-profit projects it is recommended that Council defer consideration of establishing such a corporation until the results of the current Federal government's social housing evaluation are known. In this fashion Council will be made aware of any proposed changes to the existing programs and or new programs and will be in a better position to determine whether assisted housing delivery in the Region could be facilitated by a regional involvement.

4.6.4 Limited Dividend Housing

**Council should request that CMHC enter into discussions with the owners of limited dividend property in the Region to ensure they remain accessible to low and moderate income households.**

- As mentioned in section 2 there are currently 9 limited dividend housing projects in the Region managed by private companies containing approximately 1,420 units. Under this program developers were given a preferred rate of interest on mortgage loans in return for low rental agreements. For projects built before 1968 mortgage loans were locked into a 40-50 year amortization period. However, projects built after 1968, which include all but one of the Ottawa-Carleton properties, are subject to only a 15 year lock-in provision. This means that after 1983, project owners may pay off their mortgages if they wish or they may continue to take advantage of low rates and remain bound by low rental agreements. If they decide to pay off the existing mortgages, developers would likely refinance at today's interest rates, which would result in significantly higher rents.

- In light of the above situation and the possible loss of irreplaceable low and moderate rental properties, it is recommended that Council request the Minister responsible for CMHC to review the existing limited dividend agreements with landlords with a view to providing additional incentives if necessary to ensure that this supply of low-income housing is not lost.

4.7 Meeting Emergency Housing Requirements

**The anticipated continued shortfall in the provision of low-income housing along with displacements as a result of inner city redevelopment and gentrification will result in a continued need to provide emergency housing for various types of households. The provision of this emergency shelter requires a greater degree of co-ordination than currently exists.**

- Over the past two years, there has been a significant change in the number and type of households requiring emergency shelter. Numbers have increased as vacancy rates have decreased and opportunities to find low and moderate income rental housing have diminished. In the past, the Regional Social Services Department has relied on hotels and motels to meet emergency family needs, a practice which, as Table 4.8 indicates, has become

**TABLE 4.8**

Emergency Motel Costs and Caseload Growth 1980-1983
RMOC Social Services Department

| Year | 1980 | 1981 | 1982 | 1983 |
|---|---|---|---|---|
| Per Diem Rates ($) | $35 | $40 | $45 | $50 |
| Average Caseload Per Month | 2 | 4 | 8 | 30 |
| Average Monthly Utilization (days) | 7 | 14 | 18 | 20 |
| Annual Expenditures ($) | $6,000 | $27,000 | $80,000 | $360,000* |

*Estimated expenditures

increasingly expensive as low income housing opportunities diminish. The average duration of stay has climbed from 7 days in 1980 to 20 days per month in 1983. Occupancy rates now average 66%.

- During 1983 several reports were considered by the Regional Council from the Social and Health Policy Committee recommending that several more permanent options be considered for emergency housing which are more cost effective than motels. Currently several options are being pursued including the use of the City of Ottawa's police station and the old Albion Hotel.

- Though progress is being made in providing emergency housing, Council should recognize that the need for emergency housing is likely to increase during the planning period because of tight vacancy rates for the forseeable future, continued affordability problems for low income singles and the perceived attractiveness of the Region's economy relative to other major urban areas; and that a program should be planned on the basis of comprehensive needs assessment. Included in this review should be an investigation of funding sources for emergency housing which at this time are provided on an ad hoc basis by the Ministry of Community and Social Services, and an assessment and delineation of appropriate responsibilities for the provision of emergency housing between the region's departments.

- Aside from families, Regional Council has, in the past year, dealt with demands for shelter from transients and in particular transient youths. It has been Council's practice to put transient men in hostels such as the Salvation Army and Union Mission and to house transient single women at the YMCA, if space is available. However, due to the lack of affordable low-income accommodation, exacerbated by the continuing loss of rooming house stock and the "street impression" that Ottawa is the "fat cat" city of Canada, these facilities have not been able to keep up with demand, particularly since late fall of 1983.

- To deal with this overflow, the Regional Social Services Department, with assistance from the Ministry of Community and Social Services, and local volunteer agencies, has established an additional shelter in the basement of St. Bridget Church. In addition, the Regional Social Services Department obtained some abandoned houses in the Dalhousie area from the city on a short term basis and has rented these houses out to a self help group "Homes for the Homeless". Though these initiatives were somewhat successful in meeting emergency housing demands in the winter of 1983, new facilities are now required as St. Brigid's will no longer be available and a more permanent solution must be found.

- Regional action in meeting the emergency housing requirements of these transients should be applauded. However, solutions to date have been short term and ad hoc, dependent on support from the senior levels of government. It is recognized by most social workers that the only real long term solution to the problem of transient men and women is the provision of affordable rental accommodation, preferably in rooming and boarding houses.

## 5.0 Reassessing the Regional Role in Housing

The Region's mandate in housing stems from four basic sources: These include:

- the housing objectives and policies contained in the official plan;
- the regional role in housing established by Council in 1978;
- the regulatory powers Council exercises over such matters as official plan approvals, subdivisions and condominiums; and,
- the requirement to provide housing assistance as part of the Region's larger social service mandate.

The above responsibilities have evolved over the past few years in an ad hoc fashion as certain needs have arisen, and are in need reassessment based on the trends, issues and constraints identified in Sections 2-4 of this report. This review is presented below.

### 5.1 The Regional Official Plan

**The Regional Official Plan should be amended during the current official plan review exercise by deleting specific housing policies and substituting the requirement to comprehensively review the housing situation in the region on a regular basis, e.g. every 3-5 years.**

- The Regional Official Plan contains a mixture of general housing objectives and specific housing policies. There are four major objectives in the official plan. These are:

  i) that sufficient number of dwellings be provided;

  ii) that a variety of dwellings be provided;

  iii) that housing be provided at a variety of locations; and

  iv) that housing be provided at a price people can afford.

- In order to secure the objectives listed above the official plan contains policies which would assist in meeting the stated objectives. In some instances the policies are very general, e.g., to provide housing people can afford, to encourage the provision of subsidized housing. In other instances the policies are very specific and were developed to deal with then (1974) perceived housing issues and constraints. For example, to deal with the objective of providing a variety of housing types, the plan specifically provides for ground-oriented housing by requiring that 55% of all new units in certain areas be ground-oriented, and that 50% of these be single or semi-detached. This policy was subsequently altered by the OMB in 1979, to recognize that market circumstances have shifted and that strict compliance with the mix provision of the official plan could be varied without amendment to the Plan.

- The fact that an OMB order was necessary to deal with the mix issue suggests that short term policies directed at dealing with a housing market problem that is perceived at the time should not be included in an official plan, which is essentially a long term policy document. A more appropriate mechanism would be for the regional official plan to contain general housing objectives, similar to the ones it currently contains and general policies. One of the most important policies should be for Council from time to time to reassess the housing situation in the region by way of completing a regional housing study, which would also assess current regional housing activities and responsibilities. An annual housing review would complement this process, not only by providing Council with regular updating of the housing situation in the Region but also by providing Council with an opportunity

to review Council's policies and actions between major housing reviews.

- The current official plan review program presents an opportunity to amend the regional official plan to give effect to the directions suggested above. Council's concurrence with the suggested approach of limiting official plan objectives and policies to more general concerns to be detailed in periodic housing policy statements and reviewed annually in annual housing reviews would be sufficient direction to staff to make the necessary changes and bring forward a modified section on housing at the appropriate time.

5.2 The Roles and Responsibilities Adopted by Council in Oct. 1978

**The dual responsibility for housing matters as defined by Council in October 1978, with the region primarily responsible for overall housing research, monitoring the housing activity and co-ordinating the efforts of both the public and private sectors in meeting regional housing requirements, is the most appropriate role for the Region. Council should, however, consider expanded regional responsibilities in specific areas of housing concern as agreed to by Council from time to time.**

- In October 1978, Regional Council determined that housing was to be a dual responsibility of the Region and area municipalities. The Region was to assume a co-ordinating role with responsibility for housing research, ordering the preparation of a regional housing statement, assisting area municipalities in implementing housing programs, monitoring the housing activities of the senior levels of government and area municipalities, and establishing housing targets. The area municipalities were to retain responsibility for the delivery of housing programs including the provision of assisted housing. To implement the Region's housing responsibilities the position of Housing Co-ordinator was established in 1981.

- There are several options available to Council regarding an appropriate role in housing. Most of these options would assist in meeting regional housing requirements and include:

  1) assuming total responsibility for all housing matters in the Region including the delivery of assisted housing. To be effective, this approach would also require Regional Council to have some control over area municipal zoning by-laws, regulations, and standards that affect housing and would likely require the establishment of a regional housing department;

  2) maintaining the dual responsibility for housing established by Council in October 1978 but expanding regional responsibilities into specific areas agreed to by Council e.g. establishing a residential intensification task force to investigate and implement residential intensification strategies such as granny flats, conversions, infill, etc., establishing a centralized housing information centre and/or one or more housing registries, providing emergency housing and delivering regional non-profit housing: these new activities would require additional staff;

  3) maintaining the dual responsibilty for *housing established* by Council in October 1978 with little or no change in responsibilities;

  4) no regional responsibility in housing.

- The study has outlined numerous housing trends, issues, and constraints which will require action if regional housing requirements are to be met. In some instances, such as encourag-

ing private developers to build private sector rental housing, there is very little a regional municipality can do. In other instances, such as providing the data to support area municipalities such as was done with the Region's non-profit demand study, a significant role can be played. In assessing the region's housing requirements, it is clear that the most appropriate role for the region is to provide an overall picture of the housing situation in the Region, through studies such as this; and to provide a co-ordinating role between the private and public sector, between housing agencies, and between the various levels of government.

- Possible new areas for regional involvement include: the Region taking a more direct role in the provision of housing through the establishment of a regional non-profit housing corporation or co-ordination of existing corporations, providing a centralized housing information centre and/or establishing one or more housing registries and establishing an inter-governmental task force to investigate and implement residential intensification strategies. Each of these areas will require Council's approval. Based on this analysis it appears that the retention of a dual responsibility, along with some expanded responsibilities as agreed to by Council, is the most appropriate role for the Region.

## 5.3 Council's Regulatory Powers

**Council should exercise its housing regulatory powers to give effect to the policy and directions outlined in the housing policy statements.**

- The Region currently has significant powers to influence housing matters through its delegated regulatory powers, including approving local official plans, plans of subdivisions and condominiums. In the past, the Region has used these powers to exercise some influence over one or more aspects of the housing market. In 1976 for example, the Region adopted condominium conversion policies to prevent the loss of rental stock to ownership, and in 1983 Council petitioned the Ministers of Municipal Affairs and Housing and Consumer and Corporate Affairs for similar powers to regulate the conversion of rental apartments to co-operatives.

- To influence the housing market in such a fashion is an appropriate way for Council to respond to specific situations. To the extent possible, the need to utilize Council's regulatory policies should be clearly set out in housing statements such as these and reassessed in annual housing reviews.

## 5.4 Social Service Housing Responsibilities

**In anticipation that the need for emergency housing will not likely abate in the near future, Council should take the opportunity to comprehensively review emergency housing requirements and the roles and responsibilties of regional involvement in its delivery.**

- The Regional Social Services Department is involved in the delivery of two housing programs, the rent supplement program and the emergency housing program. The former program is now a mandatory element of the Region's social service function and is unlikely to change unless a universal program of "shelter allowances" is adopted.

- Emergency housing, however, because of increased needs, is rapidly growing from a minor service to a more permanent housing program which will provide "short term housing assistance" to families and single persons who cannot find suitable affordable accommodation.

- With the rapid increase in the number of families and single persons needing emergency shelter and more permanent solutions being sought, there is need for a clear delineation of responsibilities between the Regional

Social Service Department, the Regional Housing Co-ordinator, and the Property Services Branch. There is also a need for a greater degree of co-ordination (including the management of these units) between departments than was previously necessary. Council should take the opportunity to review this situation and clearly delineate departmental responsibilities.

## 5.5 Staff Requirements

- Since 1981, the housing responsibility of the Region have been fulfilled by the Regional Housing Co-ordinator with the part-time assistance of summer students and most recently a full-time assistance of a participant in the Region's C.O.E.D. program. As the Regional roles and responsibilities have evolved and become better defined, it has become apparent that the workload is too varied and heavy for one person.

- The Regional Housing Statement further defines the roles and responsibilties of the Regional Housing Co-ordinator as approved by Council in 1978. This refinement includes increased co-ordinating responsibilities, including the establishment of one or more housing registries, increased research, including the investigation and implementation of residential intensification programs such as granny flats, conversions, etc. and increased monitoring and the annual reporting to Council of housing activities in the Region. In order to fulfill these obligations it will be necessary to increase the Region's housing staff component. Though full staffing requirements are dependent upon decisions rendered by Council on the recommendations contained in this report it is suggested that a minimum staff component would comprise a junior/intermediate housing analyst and a technical clerk to organize and operate the various housing registries using micro computer technology. It is expected that these positions would cost in the neighbourhood of $50,000 to $60,000 annually but that the Regional Personnel Deparment be requested to undertake a classification review to determine the appropriate classification and salary for the position.

## 5.6 Staff Reporting and Responsibilities

- Under the existing management structure regional housing responsibilities are divided among three departments - Planning, Social Service and the Regional Homes for the Aged and matters of housing policy are normally considered by two standing committees of council - the Planning Committee and the Social and Health Policy Committee. In the past special Ad Hoc Committees or joint committees of Council have been established to deal with specific housing matters such as the Ad Hoc Committee of Council on Public Housing established in 1972 and the joint Planning and Social and Health Policy Committee consideration of this report.

- The housing functions of the different departments flow from the mandates prescribed to each by Council. The Regional Planning Department's housing responsibilities initially flowed from the general housing objectives and policies contained in Regional Official Plan approved in 1976. These were augmented by increased research, monitoring, co-ordinating and liaison roles, when the position of Regional Housing Co-ordinator was established in 1978. The Social Services Department housing responsibilities include, the adminsitration of rent supplement to GWA recipients, the purchase of service for domiciliary hostels and increasingly the planning co-ordination and provision of emergency housing for homeless families and individuals. The Homes for the Aged have recently become increasingly interested in co-ordinating and sponsoring alternative housing options for senior citizens.

- While the existing management structure and its divided housing mandate may have been adequate in the past, it is becoming increasingly evident that there exists a need to co-ordinate the housing activities of the region in order to better provide more effective service to the public. This will become even more important if Council agrees to establish housing registries for some groups as this report recommends and/or if Council concurs with the need to establish a centralized housing information service. Even if no additional responsibilities are added, it is suggested that an independent review of the existing housing responsibilities of the Region be undertaken with a view to determining if the existing management structure is conducive to effective implementation of these responsibilities and if not, to suggest appropriate changes.

- Similarly, there is a need to review the manner in which housing policy matters are reviewed and reported to Council Under the existing committee framework, plans of subdivisions, condominium, development plans and housing regularity matters and housing needs studies are considered by the Planning Committee while social issues, and special needs and emergency housing issues tend to come before the Social and Health Policy Committee. As no committee of Council has a comprehensive mandate over housing matters, housing initiatives and policies are often discussed, debated and implemented in ignorance of other regional housing activities. It is therefore recommended that Council review its committee structure vis-à-vis the region's housing responsibilities to determine the most appropriate committee structure for the review of housing related matters.

## OCCUPIED DWELLINGS BY TENURE - 1961, 1966, 1971, 1976, 1981, RMOC

| | Owned | | | | | Rented | | | | | Percent Owned | | | | | Percent Rented | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1961 | 1966 | 1971 | 1976 | 1981 | 1961 | 1966 | 1971 | 1976 | 1981 | 1961 | 1966 | 1971 | 1976 | 1981 | 1961 | 1966 | 1971 | 1976 | 1981 |
| OTTAWA | 34,289 | 37,094 | 38,862 | 43,482 | 47,560 | 35,823 | 44,609 | 53,945 | 68,892 | 74,145 | 48.9 | 45.4 | 41.9 | 38.7 | 39.1 | 51.1 | 54.6 | 58.1 | 61.3 | 60.9 |
| ROCKCLIFFE PK. | 479 | 517 | 505 | 525 | 510 | 70 | 70 | 69 | 50 | 55 | 87.2 | 88.1 | 88.0 | 91.3 | 90.3 | 12.8 | 11.9 | 12.0 | 8.7 | 9.7 |
| VANIER | 1,905 | 1,961 | 1,954 | 2,380 | 2,400 | 4,650 | 4,872 | 5,065 | 4,874 | 5,690 | 29.1 | 28.7 | 27.8 | 32.4 | 29.7 | 70.9 | 71.3 | 72.2 | 66.3 | 70.3 |
| CUMBERLAND | 994 | 1,193 | 1,985 | 2,856 | 4,035 | 263 | 225 | 315 | 358 | 595 | 82.4 | 84.1 | 86.3 | 88.9 | 87.1 | 21.8 | 15.9 | 13.7 | 11.1 | 12.9 |
| GLOUCESTER | 2,829 | 2,927 | 6,302 | 11,170 | 14,970 | 1,074 | 1,965 | 2,367 | 4,022 | 6,500 | 72.5 | 59.8 | 71.8 | 73.5 | 69.7 | 27.5 | 40.2 | 28.2 | 26.5 | 30.3 |
| GOULBOURN | 1,018 | 1,255 | 2,215 | 3,529 | 2,595 | 165 | 212 | 365 | 298 | 345 | 85.5 | 85.5 | 85.9 | 92.2 | 88.3 | 13.9 | 14.5 | 14.1 | 7.8 | 11.7 |
| KANATA | 203 | 329 | 1,065 | 1,715 | 4,910 | 35 | 130 | 395 | 429 | 760 | 85.3 | 71.7 | 72.9 | 80.0 | 86.6 | 14.7 | 28.3 | 27.1 | 20.0 | 13.4 |
| NEPEAN | 4,216 | 7,510 | 11,122 | 14,181 | 17,370 | 560 | 3,435 | 5,773 | 7,825 | 9,300 | 88.3 | 68.6 | 65.8 | 64.4 | 65.1 | 11.7 | 31.4 | 34.2 | 35.6 | 34.9 |
| OSGOODE | 1,200 | 853 | 1,130 | 2,215 | 2,480 | 234 | 270 | 320 | 388 | 350 | 83.7 | 83.4 | 81.9 | 86.4 | 87.6 | 16.3 | 16.6 | 16.0 | 15.6 | 12.4 |
| RIDEAU | 771 | 853 | 1,130 | 2,215 | 2,455 | 150 | 147 | 215 | 290 | 335 | 83.7 | 85.1 | 83.7 | 88.4 | 88.0 | 16.3 | 14.7 | 15.9 | 11.6 | 12.0 |
| W. CARLETON | 1,049 | 1,072 | 1,420 | 2,307 | 2,780 | 156 | 188 | 225 | 304 | 345 | 87.1 | 85.1 | 85.8 | 87.9 | 89.0 | 12.9 | 14.9 | 13.6 | 11.6 | 11.0 |
| RMOC TOTAL | 48,953 | 56,063 | 68,225 | 86,520 | 102,070 | 43,180 | 56,123 | 69,005 | 87,785 | 98,430 | 53.1 | 50.0 | 49.7 | 49.6 | 50.9 | 46.9 | 50.0 | 50.3 | 50.4 | 49.1 |

Source: Statistics Canada, Census of Canada 1961, 1966, 1971, 1976, 1981
Cat. nos. 93-523, 95-715, 93-802, 95-921

## 1.0 DESCRIPTION

- The analysis consists of a series of cross-tabulations of 1981 census data. Households were subdivided into several household types (e.g. family, single parent; see definitions below) to identify groups within the population that were experiencing housing problems. These household types were further subdivided into tenants and owners, senior citizen and non-senior citizen, and into three income classes: low, middle, high.

- Each of these subgroups was cross-tabulated with a measure of affordability (percent of income spent on shelter) and measures of housing adequacy (crowding and condition of dwelling).

- The area of analysis was the Regional Municipality of Ottawa-Carleton.

## 2.0 DEFINITIONS AND LIMITATIONS

### 2.1 Income Groups

- The upper income limits for the low income group are the Statistics Canada low income cut-offs for areas with populations of 500,000 or more (Table 1). In this analysis they refer to 1980 household income. These low income households would likely require financial assistance to obtain adequate housing.

- The upper income limits for the middle income group are the low income cut-offs multiplied by two. This is the ratio of low to middle family income used in previous Regional affordability analyses. It is assumed that households with income greater than middle income cut-off would not require financial assistance to secure adequate accommodation.

**TABLE 1**

Upper Limits of Income Classes

| Household Size | Low | Middle |
|---|---|---|
| 1 | $ 7,152 | $14,304 |
| 2 | 9,436 | 18,872 |
| 3 | 12,622 | 25,244 |
| 4 | 14,545 | 29,090 |
| 5 | 16,949 | 33,898 |
| 6 | 18,511 | 37,022 |
| 7 | 20,375 | 40,650 |

Note: These income classes might more appropriately be called: 1) low; 2) moderately low; 3) middle and high. About 58% of all households have incomes greater than the middle income cut-offs (see Table 9 in this Annex).

### 2.2 Affordability

- Affordability was determined as a percentage of income that a household spent on shelter costs (defined below). The data showed a fairly large number of households (13,350 or 6.8%) paying more than 100% of their income on shelter. There are several possible explanations for this phenomenon:

- The 1981 census questionnaire asked people to report their income for 1980 and their rent or mortgage payments for the month prior to the census (i.e May 1981). Thus, people who had low incomes in 1980 but reported high shelter costs in May 1981 could be in this group paying over 100%, even though their income at the time of the census (June 1981) was sufficient to afford the shelter cost. Students are one large group that could account for some of this apparent anomaly.

- Statistics Canada indicated that some people reported rent and mortgage payments on a yearly rather than a monthly (as was asked on the census) basis. When the rent or mortgage payment was multiplied by 12 (by Statistics Canada) to determine the shelter cost to income ratio, shelter cost would be twelve times its actual cost.

- Some people could be paying some portion of their shelter costs with savings. For

example some senior citizens may prefer to use some of their savings to enable them to afford accommodation that they would not be able to afford with only their pensions.

- Unless it is indicated otherwise, households with shelter to income ratios of more than 100% were included with the group paying more than 25% of income for shelter.

2.3 Other Definitions

Crowding - number of persons per room - a dwelling is crowded if there is more than one person per room.

Condition - dwellings were considered inadequate if they were reported as requiring major repairs.

Shelter Cost:

A) owners - includes payments for fuel, electricity, water and other municipal services, monthly mortgage payments and property taxes.

B) tenants - includes payments for fuel, electricity, water and other municipal services and monthly cash rent.

Household Types:

Family households
- One economic family households
- Lone parent families
- Economic families with other persons.

Unattached Individual Households
- One person households
- Households with more than one unattached individual

## 3.0 COMPARISON OF 1974 AFFORDABILITY ANALYSIS WITH 1981 AFFORDABILITY ANALYSIS

Comparisons are made in the report between the current (1981) affordability analysis and the 1974 affordability analysis. There are two major differences between these two analyses: geographical area, and definition of income groups.

3.1 Geographical Area

The geographical area in the 1981 analysis is the Regional Municipality of Ottawa-Carleton.

The geographical area in the 1974 analysis included the cities of Ottawa, Nepean, Gloucester, Vanier and Rockcliffe Park. It is estimated that this area represented 90% of all households in the RMOC in 1974.

3.2 Income Classes

- The income cutoffs for the current analysis are shown in Table 1.

- The 1974 income cutoffs were as follows:

| | Family | Individuals |
|---|---|---|
| Low | $8,000 | $3,800 |
| Middle | $16,000 | $8,500 |

- The major difference between the 1974 income classes and the 1981 income classes is that the latter took family size into consideration. This would tend to shift small families upward (in income class) from 1974 to 1981; and large families would tend to be shifted downward.

## 4.0 TABLES

**TABLE 2**

All Households by Household Type and Income Class - 1981

| | All Economic Families | Lone Parent Families | Other Economic Families | One Family Households | All Unattached Individuals | One Person Households | Two or More Persons | All Households |
|---|---|---|---|---|---|---|---|---|
| Total | 100%<br>141,335 | 100%<br>15,700 | 100%<br>3,680 | 100%<br>137,655 | 100%<br>56,235 | 100%<br>49,640 | 100%<br>6,595 | 100%<br>197,570 |
| Low | 11.2%<br>15,760 | 35.8%<br>5,625 | 13.3%<br>490 | 11.1%<br>15,270 | 25.7%<br>14,480 | 25.7%<br>13,425 | 16.1%<br>1,060 | 15.5%<br>30,240 |
| Middle | 26.9%<br>38,030 | 31.7%<br>4,980 | 31.2%<br>1,150 | 26.8%<br>36,880 | 27.6%<br>15,520 | 27.7%<br>13,730 | 27.1%<br>1,790 | 27%<br>53,550 |
| High | 61.9%<br>87,545 | 32.5%<br>5,100 | 55.4%<br>2,040 | 62.1%<br>85,505 | 46.6%<br>26,230 | 45.3%<br>22,485 | 56.9%<br>3,750 | 58%<br>113,775 |

### 4.1 1974-1981 Affordability Comparison

**TABLE 3**

Housing Affordability
1974-1981
All Households

| | 1974 | 1981 |
|---|---|---|
| Households paying 25% or less of Income for shelter | 76.8%<br>108,200 | 73.6%<br>145,340 |
| Households paying more than 25% of income for shelter | 23.1%<br>32,310 | 26.4%<br>52,230 |

**TABLE 4**

Housing Affordability
Low Income Households
1974-1981

| | 1974 | 1981 |
|---|---|---|
| Total Low Income Households | 100%<br>26,930 | 100%<br>30,240 |
| Shelter Cost/ Income 25% or Less | 26.6%<br>7,150 | 26.6%<br>8,040 |
| Shelter Cost/Income more than 25% | 73.4%<br>19,780 | 73.4%<br>22,200 |

**TABLE 5**

Housing Affordability
Middle Income Households
1974-1981

| | 1974 | 1981 |
|---|---|---|
| Total Middle Income Households | 100%<br>49,910 | 100%<br>53,550 |
| Shelter Cost/ Income 25% or Less | 78.5%<br>39,240 | 59.2%<br>31,685 |
| Shelter Cost/Income more than 25% | 22.5%<br>10,670 | 40.8%<br>21,865 |

## TABLE 6

Households Paying More Than 25% of Income for Shelter
by Type of Household, 1974

| | Total Units Paying in Excess of 25% for Shelter | Family Units | | | | Individuals | | |
|---|---|---|---|---|---|---|---|---|
| | | Total | Extended Families | Non-Senior Single Parent | Senior Citizen | Total | 60 Years and Under | Over 60 Years |
| Low | 61.2%<br>19,780 | 41.6<br>13,470 | 14.7<br>4,780 | 17.8<br>5,770 | 9.0<br>2,920 | 19.5<br>6,310 | 11.8<br>3,830 | 7.7<br>2,480 |
| Middle | 33.0%<br>10,670 | 16.4<br>5,300 | 9.6<br>3,090 | 2.4<br>780 | 4.5<br>1,440 | 16.6<br>5,370 | 12.9<br>4,190 | 3.7<br>1,180 |
| High | 5.8%<br>1,870 | 3.8<br>910 | 2.2<br>710 | 0.3<br>90 | 0.3<br>110 | 3.0<br>960 | 2.7<br>870 | 0.3<br>90 |
| | 100%<br>32,320 | 61.8<br>19,680 | 26.5<br>8,580 | 20.5<br>6,640 | 13.8<br>4,470 | 39.1<br>12,640 | 27.4<br>8,890 | 11.7<br>3,750 |

## TABLE 7

Households Paying More Than 25% of Income for Shelter
by Type of Household, 1981

| | Total Units Paying in Excess of 25% for Shelter | Families | | | | Individuals | | |
|---|---|---|---|---|---|---|---|---|
| | | Total | Extended Families | Non-Senior Single Parent | Senior Citizen | Total | 60 Years and Under | Over 60 Years |
| Low | 42.5%<br>22,200 | 23.5<br>12,265 | 12.7<br>6,605 | 8.3<br>4,340 | 2.5<br>1,320 | 19.0<br>9,935 | 12.7<br>6,640 | 6.3<br>3,295 |
| Middle | 41.8%<br>21,865 | 24.6<br>12,835 | 17.6<br>9,180 | 4.0<br>2,110 | 3.0<br>1,545 | 17.3<br>9,030 | 12.6<br>6,570 | 4.7<br>2,460 |
| High | 15.6%<br>8,170 | 10.8<br>5,665 | 9.3<br>4,885 | 0.8<br>420 | 0.7<br>360 | 4.8<br>2,505 | 3.9<br>2,045 | 0.9<br>460 |
| | 100%<br>52,235 | 58.9<br>30,760 | 39.6<br>20,665 | 13.1<br>6,865 | 6.2<br>3,230 | 41.1<br>21,470 | 29.2<br>15,250 | 11.9<br>6,220 |

**TABLE 8**

Households Paying More Than 25% of Income for Shelter by Income Class, and Tenure 1981

| | Total | Tenants | Owner |
|---|---|---|---|
| Low | 42.5%<br>22,210 | 33.0%<br>47,220 | 9.6%<br>4,990 |
| Middle | 100%<br>21,875 | 64.5%<br>17,220 | 35.5%<br>3,770 |
| High | 15.6%<br>8,165 | 3.9%<br>2,035 | 11.7%<br>6,130 |
| Total | 100%<br>52,230 | 63.9%<br>33,350 | 36.1%<br>18,880 |

The Effect of Increasing the Rent-to-Income Ratio from 25% to 30%

**TABLE 9**

All Households 25% to 30% Shelter Cost-to-Income Ratios - 1981

| | Shelter Cost-to-Income More Than 25% | Shelter Cost-to-Income 30% or More |
|---|---|---|
| Low Income | 22,200<br>11.2% | 20,920<br>10.6% |
| Moderate Income | 21,865<br>11.1% | 16,635<br>8.4% |
| High Income | 8,170<br>4.1% | 5,490<br>2.8% |
| Total | 52,230<br>26.4% | 43,025<br>21.8% |

Note: Percent equals percentage of all households

**TABLE 10**

Tenant Households 25% to 30%
Rent and Income Ratios - 1981

| | Shelter Cost-to-Income More Than 25% | Shelter Cost-to-Income 30% or More |
|---|---|---|
| Low Income | 17,210<br>8.7% | 16,250<br>8.2% |
| Moderate Income | 14,095<br>7.1% | 10,530<br>5.3% |
| High Income | 2,040<br>1.0% | 1,390<br>0.7% |
| Total | 33,350<br>16.9% | 28,155<br>14.3% |

Note: Percent equals percentage of all households

**TABLE 11**

Owner Households 25% and 30% Shelter
Cost-to-Income Ratios - 1981

| | Shelter Cost-to-Income More Than 25% | Shelter Cost-to-Income 30% or More |
|---|---|---|
| Low Income | 4,990<br>2.5% | 4,670<br>2.4% |
| Moderate Income | 7,770<br>3.9% | 6,105<br>3.1% |
| High Income | 6,130<br>3.1% | 4,100<br>2.1% |
| Total | 18,880<br>9.6% | 14,870<br>7.5% |

Note: Percent equals percentage of all households

## TABLE 12

Tenant Households by Household Type and Income Class

| | All Economic Family Households | Non-Senior One Economic Family Households | Other Non-Senior Economic Family Households | Non-Senior Lone Parent Economic Family Households | Senior Economic Family Households | All Unattached Individual Households | Non-Senior One Person Households | Non-Senior Two or More Persons Households | All Senior Unattached Individual Households | All Tenant Households |
|---|---|---|---|---|---|---|---|---|---|---|
| Low | 11,150<br>11.4% | 5,105<br>5.3% | 165<br>- | 4,515<br>4.6% | 1,195<br>1.2% | 12,620<br>13.0% | 5,855<br>6.0% | 940<br>1.0% | 5,825<br>6.0% | 23,770<br>24.5% |
| Moderate | 17,595<br>18.1% | 11,585<br>11.9% | 385<br>- | 2,960<br>3.0% | 2,485<br>2.6% | 13,155<br>13.6% | 8,220<br>8.5% | 1,505<br>1.5% | 3,430<br>3.5% | 30,750<br>31.6% |
| High | 23,105<br>23.8% | 17,635<br>18.1% | 475<br>- | 1,620<br>1.7% | 3,195<br>3.3% | 19,580<br>20.1% | 14,165<br>14.6% | 2,615<br>2.7% | 2,800<br>2.9% | 42,685<br>43.9% |
| Total | 51,850<br>53.3% | 34,325<br>35.3% | 1,025<br>1.1% | 9,100<br>9.4% | 6,870<br>7.1% | 45,355<br>46.7% | 28,245<br>29.1% | 5,070<br>5.2% | 12,050<br>12.4% | 97,205<br>100% |

## TABLE 13

Tenant Households by Household Type and Income Class
Rent-to-Income 30% or More

| | All Family Households | Non-Senior One Family Households | Other Non-Senior Family Households | Non-Senior Lone Parent Family Households | Senior Family Households | All Unattached Individual Households | Non-Senior One Person Households | Non-Senior Two or More Persons Households | All Senior Unattached Individual Households | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| Low | 8,055<br>28.6% | 3,740<br>13.3% | 95<br>0.3% | 3,440<br>12.2% | 655<br>2.3% | 8,195<br>29.1% | 5,285<br>18.8% | 840<br>3.0% | 2,070<br>7.3% | 16,250<br>57.7% |
| Moderate | 4,165<br>14.8% | 2,315<br>8.2% | 45<br>0.2% | 1,000<br>3.6% | 770<br>2.7% | 6,370<br>22.6% | 3,945<br>14.0% | 655<br>2.3% | 1,765<br>6.3% | 10,535<br>37.4% |
| High | 505<br>1.8% | 355<br>1.3% | 0<br>0.0% | 50<br>0.2% | 90<br>0.3% | 875<br>3.1% | 550<br>2.0% | 75<br>0.3% | 250<br>0.9% | 1,380<br>4.9% |
| Total | 12,775<br>45.2% | 6,415<br>22.8% | 160<br>0.6% | 4,500<br>16.0% | 1,505<br>5.3% | 15,445<br>54.8% | 9,790<br>34.8% | 1,585<br>5.6% | 4,090<br>14.5% | 28,165<br>100% |

## TABLE 14

Tenant Unattached Individuals

| | | Age of Household Maintainer | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | 15-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | Male | Female | Total |
| Low Income | Total | 2,965 | 1,825 | 640 | 705 | 1,425 | 5,090 | 3,605 | 9,045 | 12,650 |
| | Rent=30%+ | 2,865 | 1,665 | 550 | 525 | 840 | 1,690 | 2,775 | 5,350 | 8,130 |
| | | | | | | | | | | 58.0% |
| Moderate Income | Total | 3,495 | 3,830 | 815 | 880 | 1,260 | 2,890 | 4,565 | 8,605 | 13,170 |
| | Rent=30%+ | 1,465 | 1,355 | 300 | 355 | 510 | 1,355 | 1,710 | 3,635 | 5,345 |
| | | | | | | | | | | 38.1% |
| High Income | Total | 2,000 | 8,455 | 3,025 | 2,020 | 2,045 | 2,075 | 9,600 | 10,025 | 19,620 |
| | Rent=30%+ | 35 | 205 | 60 | 50 | 65 | 130 | 225 | 325 | 550 |
| | | | | | | | | | | 3.9% |
| Male | Total | 3,405 | 7,375 | 2,465 | 1,570 | 1,405 | 1,545 | - | - | 17,770 |
| | Rent=30%+ | 1,665 | 1,625 | 430 | 290 | 265 | 435 | - | - | 4,710 |
| | | | | | | | | | | 33.6% |
| Female | Total | 5,055 | 6,730 | 2,015 | 2,040 | 3,320 | 8,515 | - | - | 27,675 |
| | Rent=30%+ | 2,700 | 1,605 | 480 | 640 | 1,145 | 2,745 | - | - | 9,310 |
| | | | | | | | | | | 66.4% |
| Total | Total | 8,460 | 14,110 | 4,485 | 3,615 | 4,725 | 10,055 | - | - | 45,440 |
| | Rent=30%+ | 4,365 | 3,230 | 910 | 930 | 1,410 | 3,175 | - | - | 14,020 |
| | | 31.1% | 23.0% | 6.5% | 6.6% | 10.0% | 22.6% | | | 100% |

Note: Percent equals percentage of tenant unattached individuals paying 30%+

## TABLE 15

Tenant Lone Parent (Census Families) Households

| | | Age of Household Maintainer | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | 15-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | Male | Female | Total |
| Low Income | Total | 645 | 1,640 | 1,095 | 650 | 230 | 125 | 285 | 4,090 | 4,380 |
| | Rent=30%+ | 545 | 1,275 | 735 | 430 | 155 | 50 | 180 | 3,015 | 3,195 |
| | | | | | | | | | | 80.4% |
| Moderate Income | Total | 90 | 975 | 905 | 600 | 210 | 135 | 345 | 2,575 | 2,915 |
| | Rent=30%+ | 35 | 280 | 220 | 105 | 55 | 45 | 80 | 660 | 735 |
| | | | | | | | | | | 18.5% |
| High Income | Total | 15 | 290 | 460 | 475 | 315 | 245 | 550 | 1,250 | 1,800 |
| | Rent=30%+ | - | - | 10 | 30 | 5 | - | 15 | 30 | 45 |
| | | | | | | | | | | 0.1% |
| Male | Total | 30 | 255 | 355 | 275 | 155 | 105 | | | 1,180 |
| | Rent=30%+ | 15 | 70 | 75 | 50 | 25 | 30 | | | 270 |
| | | | | | | | | | | 6.8% |
| Female | Total | 710 | 2,655 | 2,100 | 1,450 | 605 | 400 | | | 7,915 |
| | Rent=30%+ | 570 | 1,475 | 890 | 520 | 190 | 65 | | | 3,705 |
| | | | | | | | | | | 93.2% |
| Total | Total | 740 | 2,905 | 2,460 | 1,725 | 760 | 500 | | | 9,095 |
| | Rent=30%+ | 580 | 1,550 | 960 | 570 | 220 | 95 | | | 3,975 |
| | | 14.6% | 39.0% | 23.2% | 14.3% | 5.5% | 2.4% | | | 100% |

Note: Percent equals percentage of all tenant lone-parent households paying 30%+

**TABLE 16**

Intercity Comparison of Affordabilty - 1981

| Census Metropolitan Area | Total Households | Tenants[1] Paying More Than 25% | Owners[1] Paying More Than 25% |
|---|---|---|---|
| Ottawa | 200,465 | 29.4% | 16.6% |
| Hamilton | 190,250 | 32.2% | 18.3% |
| Toronto | 1,040,340 | 31.2% | 22.1% |
| Winnipeg | 217,230 | 36.4% | 16.6% |
| Calgary | 210,820 | 46.4% | 30.0% |
| Vancouver | 476,755 | 40.7% | 24.2% |
| Quebec | 195,460 | 27.0% | 20.0% |

[1]One-family households without additional persons only.
Source: Statistics Canada, 1981 Census Cat. 93-918-922

| Conversion Activity in Ottawa 1976-Sept 1983 (inclusive) | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1976 | | 1977 | | 1978 | | 1979 | | 1980 | | 1981 | | 1982 | | Sept.1983 (incl) | | Total | | Net Gain or Loss |
| | Gain | Loss | Gain | Loss | Gain | Loss | Gain | Loss | Gain | Loss | Gain | Loss | Gain | Loss | Gain | Loss | Gain | Loss | |
| Centre Town | +1 | | +39 | -1 | +4 | -5 | +5 | -2 | +12 | | +2 | -3 | +12 | -3 | +6 | -13 | +81 | -27 | +54 |
| Lower Town | +2 | | | | | | +6 | -1 | | | | | +5 | -3 | +2 | -3 | +15 | -7 | +8 |
| Sandy Hill | | | +1 | | +3 | | | -1 | +3 | -2 | +11 | -1 | +4 | -6 | +27 | -1 | +49 | -11 | +38 |
| The Glebe | | -2 | +1 | | +2 | | +3 | | | -1 | +1 | -3 | +1 | -11 | +5 | -8 | +13 | -35 | -12 |
| Ottawa South | | | | | +1 | -2 | +1 | | | | | +1 | - | - | - | -3 | +2 | -6 | -4 |
| Westboro | | -1 | | -1 | +4 | -2 | | | +3 | | +6 | -13 | - | - | +6 | -3 | +19 | -20 | -1 |
| Other | +1 | | +3 | -3 | +4 | -2 | +2 | -4 | | | +4 | -10 | +24 | -9 | +11 | -9 | +49 | -37 | +12 |
| City of Ottawa Total | +4 | -3 | +44 | -5 | +18 | -11 | +17 | -8 | +18 | -3 | +24 | -31 | +46 | -32 | +57 | -40 | +228 | -133 | +95 |
| Net Loss or Gain | +1 | | +39 | | +7 | | +9 | | +15 | | -7 | | +14 | | +17 | | +95 | | |

Conversion Activity in Ottawa 1976-Sept.1983 (inclusive)

| | Centre Town | Lower Town | Sandy Hill | The Glebe | Ottawa South | Westboro | Other | City Total |
|---|---|---|---|---|---|---|---|---|
| Single to Duplex | +13 | +1 | +3 | +10 | +2 | +5 | +16 | +50 |
| Single to Apt | - | - | +2 | - | - | +4 | - | +6 |
| Residential to Commercial | - | - | -1 | - | - | -2 | -4 | -7 |
| Duplex to Single | -7 | -4 | -5 | -10 | -3 | -6 | -18 | -53 |
| Duplex to Apt | +3 | +2 | +3 | +2 | - | +2 | +8 | +20 |
| Apt to Single | -10 | - | -5 | -10 | -2 | - | -10 | -37 |
| Apt. Added to Apt Bldg | +42 | +6 | +20 | +1 | - | +2 | +6 | +77 |
| Apt Loss in Apt Bldg | -10 | -3 | - | -5 | -1 | -12 | -4 | -35 |
| Commercial to Residential | +3 | +5 | +1 | - | - | +6 | +10 | +25 |
| Rooming House to Apt | - | - | +17 | - | - | - | +5 | +22 |
| Row Units Added to Row | +12 | +1 | +1 | - | - | - | - | +14 |
| Other Gains | 8- | +2 | - | - | - | - | +4 | +14 |
| Other Losses | - | - | - | - | - | - | -1 | -1 |
| Total | +54 | +8 | +38 | -12 | -4 | -1 | +12 | +95 |

Source: City of Ottawa

**Note: These conversion figures should be viewed with caution because of limitations in the manner in which dwelling units are tabulated in some types of conversions.**

1. INCOME DISTRIBUTION BY SIZE IN CANADA, STATISTICS CANADA, CAT. 13-207

- Family Income is total gross economic family income. Economic families are people who live together and are related by blood or marriage.

- This publication is produced annually, however, data for geographical areas smaller than Provinces are produced only every second year. Data for unattached individuals are not produced at the sub-Provincial level. These data are estimated from relatively small samples and thus may be affected by statistical errors. These data are the only intercensal income data available for the Region which give an indication of income available to "spending units" (i.e economic families). Family households comprise about 70% of Ottawa-Carleton households.

2. EMPLOYMENT, EARNINGS AND HOURS, STATISTICS CANADA, CAT. 72-002

- This "index" shows the change in weekly gross earnings of employees in firms of 20 or more persons on an annual basis. The numbers do not represent dollar values. Included are full-time, part-time, casual and temporary employees, as well as working owners, directors and partners. Excluded are owners or partners of unincorporated businesses and professional practices, the self-employed, unpaid family workers, pensioners, home workers, members of elected or appointed bodies, military personnel, and persons providing services to an establishment on a contract basis.

3. INCOME REPORTED ON INCOME TAXES, STATISTICS CANADA, ADMINISTRATIVE DATA DEVELOPMENT DIVISION (UNPUBLISHED)

- Employment income is the sum of all income associated with employment. It includes wages and salaries, tips, net professional income, net business income, net fishing income, net farming income.

- Total income is all income reported by taxfilers. It includes employment income, pension income, family allowance, unemployment insurance, rental income, dividend and interest income and all other reported income.

- Not all income is taxable and therefore will not appear on tax returns. Excluded are social assistance payments, child tax credits, Guaranteed Income Supplement, lottery winnings, spouse's allowance, veteran disability and dependent pensioners payments, war veterans' allowances and worker's compensation payments. The above are in addition to taxable income which is not disclosed by Canadians on their tax forms.

Summary of Local Municipal Zoning By-laws on the Establishment of Group Homes

City of Ottawa

Definition:

A residence that is registered with the City of Ottawa for the accommodation of three or more persons, exclusive of staff, living under supervision in a single housekeeping unit and who by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their well being.

Zones Permitted:

All residential areas provided it is located more than 300 metres from another existing group home.

City of Vanier

Definition:

A detached single family dwelling house in which three to ten unrelated residents (excluding staff or receiving family) live as a family under responsible supervision, consistent with the requirements of its residents. The home is licensed or approved under provincial statute in compliance with municipal by-laws.

Zones Permitted:

R1, R2, R3, R4 or PV provided it is not located within a 300 metre radius of another group home.

City of Gloucester (current)

Definition:

Not defined. In areas of Gloucester where "Family" is defined, there is no restriction on the number of unrelated individuals that can live together as a single housekeeping unit.

Zones Permitted:

Would seem to be permitted in all residential zones under the family definition.

City of Gloucester (proposed)

Definition: Not defined.

Zones Permitted:

Rural - all rural residential zones
Urban - all residential zones

Limitations:

a) shall be located only within a single dwelling

b) shall not be located within 500 metres (1,000 metres in rural areas) of any existing group home.

c) shall not be occupied by more than 10 people

d) shall not be deemed a group home if there are less than four persons.

Municipality of Cumberland

Definition:

A single housekeeping unit in a residential dwelling in which three to ten persons (excluding supervisory staff or receiving family) live as a family under responsible supervision consistent with the approval and/or licensing under provincial statutes and municipal by-laws.

Zones Permitted:

Urban - Not permitted pending the outcome of a review of proposed zoning changes.

City of Nepean

Definition:

A residence that is licensed or funded under an Act of the Province of Ontario for the accommodation of three to ten persons, exclusive of staff, living under supervision in a single housekeeping unit and who, by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their well being.

City of Nepean (cont'd)

Zones Permitted:

Any residential zone provided it is located more than 500 metres from an existing group home.

Municipality of Kanata

Definition: Not defined.

Zones Permitted: Not permitted

Rockcliffe Park

Definition: Not defined.

Zones Permitted: Not permitted.

Municipality of Osgoode

Definition:

Not formally defined, however, the definition of boarding house states that "In the case of room and board being provided with any social or welfare agency then such a dwelling unit shall not be deemed to constitute a boarding house for the purposes of this By-law unless the number of boarders is nine or more persons".

Zones Permitted:

Would seem to be permitted in any residential area provided other zoning requirements are met and there are less than nine residents.

Municipality of Rideau

Definition: Not defined.

Zones Permitted: Not permitted.

Municipality of Goulbourn

Definition: Not defined.

Zones Permitted: Not permitted.

Municipality of West Carleton

Definition: Not defined.

Zones Permitted:

Any residential zone.